

Payments Powering Platforms

TRACKER™

JULY 2018

PYMNTS.com
what's next in payments and commerce

GIVING CHARITIES AND NONPROFITS CONTROL OVER FUNDRAISING

How SchoolAuction.net is giving modern fundraising tools to small nonprofits
– p. 6 (Feature Story)

PayStand expands operations to Canada
– p. 10 (News and Trends)

The top players in our provider directory
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ACKNOWLEDGMENT

The Payments Powering Platforms Tracker™ is powered by WePay, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the findings presented, as well as the methodology and data analysis.

What's Inside

Business-to-business (B2B) payments need a serious upgrade — just ask the firms that often make them. According to recent research, more than 25 percent of surveyed companies plan to allocate at least \$100,000 toward payment technology investments in the next year.

As B2B investments grow, so, too, does the number of bad actors looking to take advantage of opportunities to perpetuate fraud. Account takeovers — which see cybercriminals assuming control of a consumer's online accounts and using their payment capabilities to their own ends — have risen more than 300 percent in the past year, and that rate will likely grow in the future.

There are ways to combat the growing account takeover trend, though, and to avoid becoming one of the victims that spent approximately 15 hours resolving related issues last year. In a recent interview with PYMNTS, Dave Endler, co-founder and president of digital security services firm SpyCloud, explained how “being able to take proactive action against these accounts and [preventing] a criminal from even getting access in the first place is key.”

Cyber fraud isn't B2B payments players' only area of focus, however. Companies of all shapes and sizes are increasingly investing in other solutions to improve the B2B payments process, including faster payments, virtual cards and even biometrics.

A look around the payments powering platforms world

Many companies are exploring faster payment solutions to help speed up and simplify B2B payments.



Secure payments firm Paysafe and financial services provider Ingo Money recently [teamed up](#) with small- and medium-sized business (SMB) solution provider Company.com to speed up the settlement process. The trio is now offering same-day settlement to U.S. SMBs via instant push payments, giving them access to funds the day they are issued, accelerating cash flow and expanding merchants' options to run their businesses without related frictions.

FinTech Centtrip, meanwhile, is hoping to change the way businesses pay vendors, suppliers and other companies. Its solution is designed to provide better currency access and organization by offering clients sub-accounts held within a single master account, according to founder and CEO Brian Jamieson. In a recent [interview](#)

with PYMNTS, he noted that Centtrip's platform aims to help quickly move money across its network, enabling corporate clients to make real-time payments to member platforms.

When it comes to mobile fleet payments, some are investing in biometric solutions. Payment systems provider WEX recently [debuted](#) DriverDash, a mobile-first transaction authorization service for fleet drivers that authenticates them using biometrics and enables them to complete a fuel transaction via mobile device — all from within their vehicles. The solution is live at Exxon and Mobil fueling stations in the U.S., the company said, and it plans to add the capability to more service stations in the future.

For more headlines from around the payments powering platforms space, check out the Tracker's News and Trends section (p. 10).

Giving small charities and nonprofits more fundraising controls

While they may not enjoy the fruits of the efforts, nonprofit organizations are still in the business of bringing in revenue. Major charities and large organizations typically turn to teams of employees to handle fundraising hassles, but small community-based nonprofits like school organizations don't have that luxury. That can cost them when it comes time to plan a fundraiser or collect payments from donors, and force their volunteers to work overtime to get the job done.

All of that is beginning to change, however. Online platforms with payments embedded inside, like [SchoolAuction.net](#), have given these small nonprofits a new set of solutions to make their fundraising endeavors more efficient, and bring in more revenue for their good causes. In the latest Payments Powering Platforms Tracker™ feature story (p. 6), SchoolAuction co-founder Roger Devine explains how the company is working to give small nonprofits a new set of digital tools.

July Updates to the Payments Powering Platforms Tracker™

We profiled more than 100 players in this issue of the Tracker, including four new additions: Global Payments, Gravity Payments, Planet Payment and SwervePay.



FIVE FAST FACTS

70%

Share of smartphone owners who would use mobile payment platforms more often if offered rewards, incentives or discounts



65%

Portion of young adults who have used mobile payment platforms



\$120
BILLION

Projected volume of payments made via P2P platforms through the end of 2018



17%

Share of online merchants that report earning more than half their eCommerce revenue from mobile orders



\$17.56
BILLION

Projected value of the contactless payment platform market by 2021



GIVING CHARITIES AND NONPROFITS CONTROL OVER FUNDRAISING



FEATURE STORY

"A big part of what we're doing is making it possible for volunteers to volunteer and do their jobs well — and do it without it consuming their entire lives."

ROGER DEVINE,
co-founder of **SchoolAuction.net**

Giving small nonprofits more features...

Organizing and running events like raffles or auctions often requires a great deal of coordination, an undertaking that's further complicated by inexperienced volunteers.

While their contributions are well-intentioned, using a pen and paper to record auction item bids or outdated payment acceptance methods like "knuckle-buster credit card imprinters" can lead to problems like volunteer burnout, Devine explained. Imperfect and primitive methods can also result in costly errors.

"A big part of what we're doing is making it possible for volunteers to volunteer and do their jobs well — and do it without it consuming their entire lives," he said. "Auctions and raffles are very popular events, [largely] because you can run them with reasonably organized volunteers and without much in the way of solutions or tools."

Nonprofits might not be raking in revenue or paying out shareholders, but they still need funding to operate. Multinational charities and larger organizations typically turn to a team of employees to handle fundraising hassles, but small, community-based nonprofits like school organizations or Parent-Teacher Associations may not always have that luxury.

Some may even have to rely on primitive tools like paper auction sheets, according to Roger Devine, co-founder of nonprofit fundraising platform [SchoolAuction.net](https://www.schoolauction.net), and running fundraisers without modern or more advanced tools in place can quickly become a nightmare for event organizers and volunteers.

All of that is beginning to change, though. Payments-embedded online platforms are looking to provide small nonprofits with a new set of solutions to make fundraising efforts more efficient — and help them bring in more funding for their causes.

Feature Story

Doing so without tools like donor databases and related software means companies run a relatively large risk, Devine cautioned. To address this, SchoolAuction's payment platform allows organizations to accept bids entirely online, with donors completing transactions from a connected device's browser. Donations can be made in person during an event, or via a hybrid model that allows groups to accept them in both in-person and online settings.

SchoolAuction most recently rolled out a new feature offering a mobile donation engine, enabling donors to complete transactions via their smartphones during or in advance of the event. These solutions make it easier for nonprofits to track who's made bids, which bids won and other information about donors and their contributions.

They're also designed to simplify the payments acceptance process by enabling nonprofits to accept donations online, eliminating the lines that can form and discourage auction winners or other patrons from gifting money to the cause.

"At the end of the night, you'd usually have a checkout line," Devine said. "Given that these events usually end

“ WHEN WE FIRST HIT THE MARKET, EVERY OTHER PIECE OF SOFTWARE OUT THERE WAS DESIGNED TO HELP YOU PLAN, MANAGE AND RUN YOUR EVENT, BUT EACH WAS TIED INEXTRICABLY TO A SINGLE PROCESSOR. ”



late on a Friday or Saturday night, that usually means tired, sweaty people standing in line and getting cranky."

The company's platform also works to reduce the time nonprofits must wait before they receive donated funds. Money is sent directly to an organization's bank account after a donation is completed, rather than being held by SchoolAuction until the event is completed. This means groups can access the donations instantly after processing.

...and more control

Devine's team is part of a growing group of platform developers hoping to help small nonprofits and community organizations step up their fundraising efforts. These solutions can sometimes eat into organizations' already-tight funding by forcing them to forfeit a cut of each donation, though — not only to

Feature Story

the company processing the payments, but also to the software platform itself.

SchoolAuction enables organizations to choose from more than a dozen payment processors that suit their needs, without charging additional fees for accepting payments via the platform. This enables those nonprofits already working with a payment processor to integrate that existing business relationship into SchoolAuction's platform.

"When we first hit the market, every other piece of software out there was designed to help you plan, manage and run your event, but each was tied inextricably to a single processor," Devine explained. "That's convenient and reduces search costs, but it locks organizations in and doesn't let them shop around for a rate and partner that works for them."

Shopping around can help nonprofits save money on processing, but it's often a time-consuming process. This was especially cumbersome for small nonprofits with an even smaller staff, because they often do not have employees or volunteers with the time and expertise to complete a complex contract negotiation in a timely and effective manner.

"In the first few years, customers loved that they could shop around and decide on a processor independent from their software company — and loved that they maintained control over that," he said. "But, they weren't necessarily the most adept at applying for and negotiating contracts with the processors."



SchoolAuction recently added payment services company WePay to its list of payment partners, a move to give nonprofits an easier way to get started with SchoolAuction, Devine added. Going forward, his team is working to update the platform with additional features to give small organizations even more control over their fundraising processes and events.

After all, as more business is conducted online, collecting auction bids and charitable donations with primitive tools like a piece of paper and a pencil just won't do.



NEWS AND TRENDS

Ready for launch

Venmo debuts debit cards

Out with the old, in with the new — at least, that seems to be the strategy behind recent moves from peer-to-peer (P2P) payment platform Venmo. The PayPal-owned service recently [announced](#) the launch of a Mastercard-branded debit card, enabling consumers who use it to spend their balances in more places. Any merchant that accepts Mastercard will be able to accept the Venmo cards, and consumers who lose their cards can disable them via a feature in the updated Venmo app. The cards also keep track of purchases via Venmo's transaction history or push notification features.

The P2P service recently announced another partnership with online food delivery platform Grubhub, which added Venmo to its payment offerings to make it easier for consumers to share delivery costs with friends. It wasn't all new beginnings for the platform, though, as it also recently discontinued web support. Customers will still be able to use the Venmo website to set up payment reminders, add friends, comment on transactions and edit user profiles.

TransCrypt unveils payments app

While Venmo is turning its digital payment service into a physical form, others are keeping their focus on mobile money. That includes cryptocurrency company



TransCrypt, which recently [debuted](#) a beta payments platform to the public via a mobile app. The platform's built-in conversion system automatically exchanges an amount into a requested currency, enabling instantaneous transactions through the site's blockchain and the Tizer cryptocurrency.

The app is designed to function as a single window for all financial transactions, including cryptocurrency trading, token and altcoin purchases or payment for services. Users are required to create an instant wallet within the app, which can be recognized if shared with a friend. The app recalls the address within the previous 10 messages of a chat, and completed transactions incur zero added conversion costs on the bitcoin network.

Simplifying the payment process

Grocers look to cut checkout complications

The grocery store checkout process has been a pain point for years, frustrating retailers and customers alike. According to PYMNTS [data](#), consumers spend 37 billion hours a year waiting in grocery lines. Now, grocers and supermarkets are turning to new tech solutions in hopes of cutting that time down.

Amazon has attracted plenty of attention for its cashier-less stores, designed to speed up shopping trips by eliminating checkout counters altogether. While they may not share the same high profile, others are also embracing unattended commerce.

U.S.-based computer vision startup AiFi is about to launch major tests of its cashier-less grocery technology.



It recently took home top honors in Visa's Everywhere Initiative and, in an [interview](#), its co-founder and chief technology officer, Ying Zheng, recently told PYMNTS' Karen Webster that AiFi is working to eliminate checkout lines once and for all. It is also giving store owners lower labor costs, and uses artificial intelligence (AI), sensors and algorithms to create a more accurate understanding of which products spark interest or inspire purchases.

NXP partners with Mastercard, Visa for mobile payments

Consumers wasting time in checkout lines is far from the only payments pain point that needs to be solved, however. Friction abounds in the world of mobile payments, something Dutch semiconductor manufacturer NXP Semiconductors is hoping to change via a new collaboration with payments giants Visa and Mastercard. The trio recently [teamed up](#) to launch mWallet 2GO, a white-label service capable of simplifying mobile wallet development and encouraging consumer adoption of the technology.

In a recent interview with PYMNTS' Karen Webster, Rafael Sotomayor, senior vice president of secure transactions and identification at NXP, explained that the collaboration aims to help tech manufacturers more easily enable payment flexibility and fluidity. The solution is debuting at a time when commerce is moving beyond the traditional bastions of mobile payments — PCs, mobile phones and tablets — to a much more fluid ecosystem.

German luxury goods manufacturer Montblanc will be among the first companies to deploy the solution, announcing it is launching a mobile wallet solution connected to its new TWIN Smart Strap. That strap will enable payments capabilities on Montblanc's luxury watches.

Protecting platform payments

Combating a rise in account takeovers

Making the payments experience more convenient won't do much good if transfers aren't protected from fraudsters and cybercriminals. In a recent [interview](#) with PYMNTS, Dave Endler, co-founder and president of SpyCould, said bad actors are increasingly targeting consumers via account takeovers, in which a fraudster assumes control of a consumer's online account and uses its payment capabilities and data to conduct fraud.

With losses topping \$5 billion, account takeovers have risen 300 percent over the past year. What's more, these attacks are often popular with fraudsters because they are easy to pull off, difficult to detect or prevent and have far-reaching and long-term implications for those affected, Endler explained. Victims paid an average of \$290 out of pocket in 2017, and spent approximately 15 hours resolving takeover-related fraud.

To keep from having their account credentials stolen, he recommends consumers be careful not to reuse or replicate passwords for multiple online accounts, and use credit-monitoring services to watch for any unusual activity. Meanwhile, for companies hoping to protect their customers' accounts, Endler suggested two-factor authentication or the elimination of passwords entirely.

WEX turns to biometrics for mobile fleet payments

Other companies are turning to biometrics to better protect payment platforms. That includes commercial payments firm WEX, which recently [debuted](#) its DriverDash mobile-first transaction authorization service for fleet drivers. The solution enables fleet drivers to authorize a fuel transaction via mobile device and



biometric authentication, directly from within their vehicles. It is live at ExxonMobil fueling stations in the U.S., and WEX plans to add the capability at more service stations moving forward.

The company made news earlier this year with additional enhancements to its fleet payments services. WEX announced the latest version of its ClearView tool, ClearView Snap, in April, giving managers a unified view of fleet spend analytics. It revealed in June that it had secured a deal to issue Shell commercial fleet cards in the U.S. and Canada, with plans to launch its first later this year. Customers will be linked to WEX's fleet payments services when using Shell fleet cards, including its Shell Fleet Navigator Card and Shell Small Business Card, the companies said at the time.

B2B blockchain bulletins

PayStand brings B2B payments to the blockchain in Canada

Biometrics isn't the only solution available to simplify corporate payments authentication. B2B payments company PayStand recently [expanded](#) its blockchain-built payments platform to Canadian markets, saying it would introduce the PaaS product as part of an ongoing geographic expansion. It developed an entirely new infrastructure for domestic corporate payments in the country as part of its push to digitize B2B payments, according to company executives.

In a press release, CEO and founder Jeremy Almond said PayStand built a new infrastructure "capable of natively supporting Canadian electronics funds transfer (EFT) and card payment technology." B2B EFTs currently make up more than one-third of Canada's domestic payments volume, according to company research. Such transactions can be made via bank-to-bank transfer, wire or check, a process currently plagued by manual processes and high fees.

Speeding up corporate payment platforms

Not all see blockchain as the ultimate cure for B2B payment ills, however. According to recent [research](#) from business payment automation technology firm Bottomline Technologies, just 5 percent of corporate payment executives plan to use blockchain to accelerate B2B payments. That doesn't mean corporations aren't investing in B2B payments innovation, though, as faster and instant payment platforms are rising in popularity among corporate treasurers. In fact, nearly two-thirds of respondents reported that their businesses are already using same-day payments or other faster payment technologies.

No matter the technologies in which businesses invest, several challenges still stand in the way of B2B payment innovation. Bottomline noted that these transactions are often particularly complex, with 45 percent of businesses reporting they generate more than 10,000 transactions every month, and 18 percent saying they generate 1 million-plus. Survey respondents regularly make payments in multiple currencies, and businesses often work with more than one banking partner to manage these transactions. Thirty-four percent of businesses use six banks or more for payment origination, for example.



Corporate payments chronicles

Banks lack corporate RTP consensus

Meanwhile, some remain skeptical of faster payments' potential for corporate payments. Banks can't seem

to get on the same page, and a new [report](#) from independent research firm Aite Group suggests financial service providers aren't quite sure how real-time payments will play out in the corporate arena. It found a lack of consensus regarding how much they will charge for corporate real-time payment services, whether they will be setting deadlines for same-day transactions and how they will handle additional faster payments support and features.

In a survey of 20 of the top 60 U.S. banks that took place between January and March 2018, Aite found just 10 percent of banks plan to charge the same amount for wire transfers and real-time B2B payments. Fifteen percent said they will charge the same as they do for ACH payments, another 40 percent said the cost will be somewhere between the cost of wire and ACH transfers and 35 percent simply aren't sure.

Corporate travel spend goes digital

Travel payments are going mobile. According to a new [report](#) from the Global Business Travel Association (GBTA) and corporate travel payment solutions provider AirPlus International, mobile and virtual payment capabilities are gaining traction in the corporate travel market. It found that 56 percent of U.S. corporate travel buyers use a central travel account (CTA) — also known as a “ghost card” — enabling travel suppliers to bill a company's master credit card account. Roughly 10 percent of businesses' travel programs are using single-use virtual cards to book travel, and nearly one-quarter of survey respondents said they are likely to adopt them in the future.

The majority of professionals and employers still haven't begun using single-use virtual or mobile solutions, however. What's more, 45 percent of those surveyed said their cards are not compatible with mobile wallets.

The report pointed to “concerns about administration, supplier acceptance and visibility/control” as key hurdles to single-use virtual card adoption, with nearly two-thirds reporting worries about administrative burdens, more than half citing supplier acceptance and 39 percent noting visibility and control issues. Ultimately, 45 percent said they were not sure if they will ever adopt virtual cards.



Making international supply chain money move faster

Businesses don't just want a better method for corporate travel purchases while employees are abroad, but are also eager to access easier cross-border payments to vendors, suppliers and other companies. FinTech solution provider Centtrip is hoping to offer them just that. In an [interview](#) with PYMNTS, Centtrip co-founder and CEO

Brian Jamieson explained how the company works to provide better currency access and organization through sub-accounts held within a single master account.

Centtrip is designed to help move money quickly across its network, Jamieson explained, enabling corporate clients to make real-time payments to any other in-network company. Recipients must be part of the same FinTech network, however, making the solution better suited to corporations that regularly pay the same suppliers — and which may be more likely to join a network for quick payment receipt. Centtrip offers the service for free, making its revenue from other services offered to its clients.

“We can move money instantly between the various accounts we hold for the client,” Jamieson explained. “If you’re a Centtrip customer and I’m a Centtrip customer, we’re both within that same eMoney network. [That] means if you deposit money with us, you can move it to me instantly, because it’s effectively a ledger movement.”

Paysafe, Ingo Money team up on same-day SMB settlement

While Centtrip works to simplify supplier payments, others are targeting SMB settlements. Payments solutions provider Paysafe has [announced](#) it will work with financial services firm Ingo Money and SMB solutions

provider Company.com to speed up the settlement process for small businesses. The trio will offer U.S. small merchants same-day settlement supported by instant push payments, giving them access to funds the same day they are paid, accelerating cash flow and expanding merchants’ options to run their businesses without related frictions.

Paysafe has also integrated into Ingo, tapping into the latter’s push payments to bring same-day settlement and guaranteed funds to the former’s 250,000-strong merchant base. Existing Paysafe customers can activate same-day settlement through their accounts via a contract amendment, and the Ingo network enables instant money payments — processed by Company.com — to 4.5 billion-plus different card and wallet accounts.



Methodology | Top Ten Rankings











The PYMNTS.com Payments Powering Platforms Tracker™ gives an overview of current B2B payment platform trends and activities. Companies included in the Tracker Scorecard have been scored on five primary criteria:



Methodology | Top Ten Rankings

The Top 20 rankings represent the highest scoring companies in the Tracker's Scorecard based on PYMNTS' proprietary methodology. The methodology evaluates providers based on the speed, flexibility, processing, security, risk management, compliance, enablement and value-added services they offer.

PAYMENTS POWERING PLATFORMS TOP 10

01		SCORE 92	06		SCORE 77
02		SCORE 91	07		SCORE 73
03		SCORE 83	08		SCORE 71 TIE
04		SCORE 81	08		SCORE 71 TIE
05		SCORE 78	10		SCORE 70

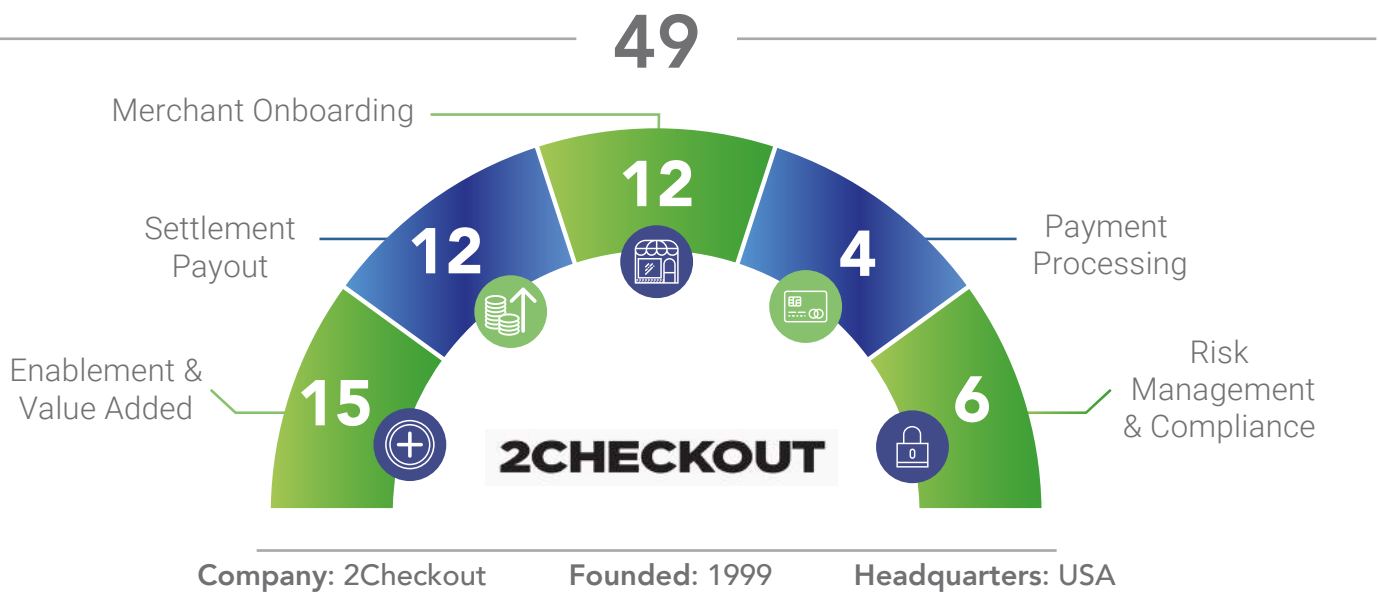
PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard, or if you wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

Scorecard

Note: Companies are listed in alphabetical order.

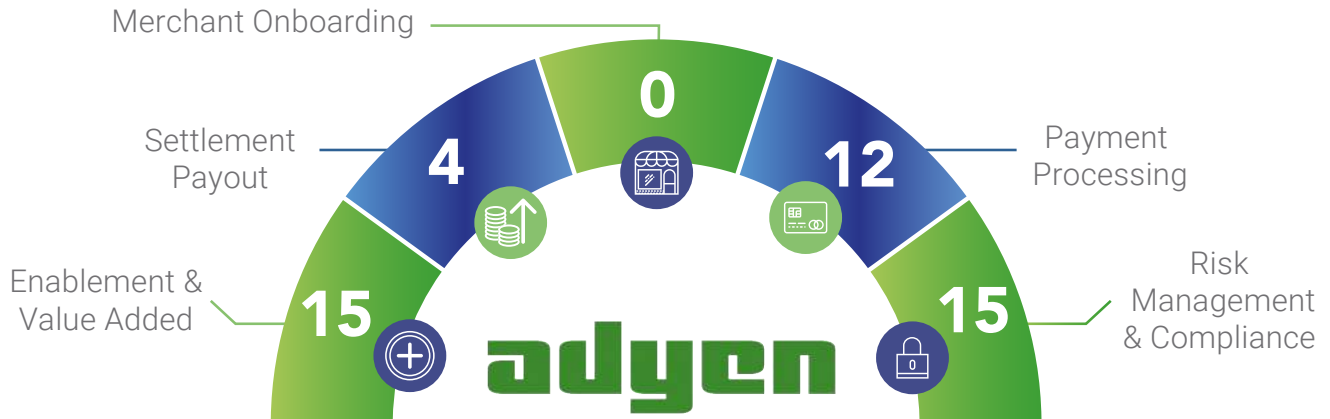


2C2P is a Singapore-based payment services provider offering services for online and mobile merchants, banks and other financial institutions.



2Checkout is a payment platform that enables merchants to accept online and mobile payments from customers. The platform is used by over 50,000 merchants and supports transactions in 196 countries through eight payment methods, 26 currencies and 15 languages.

46



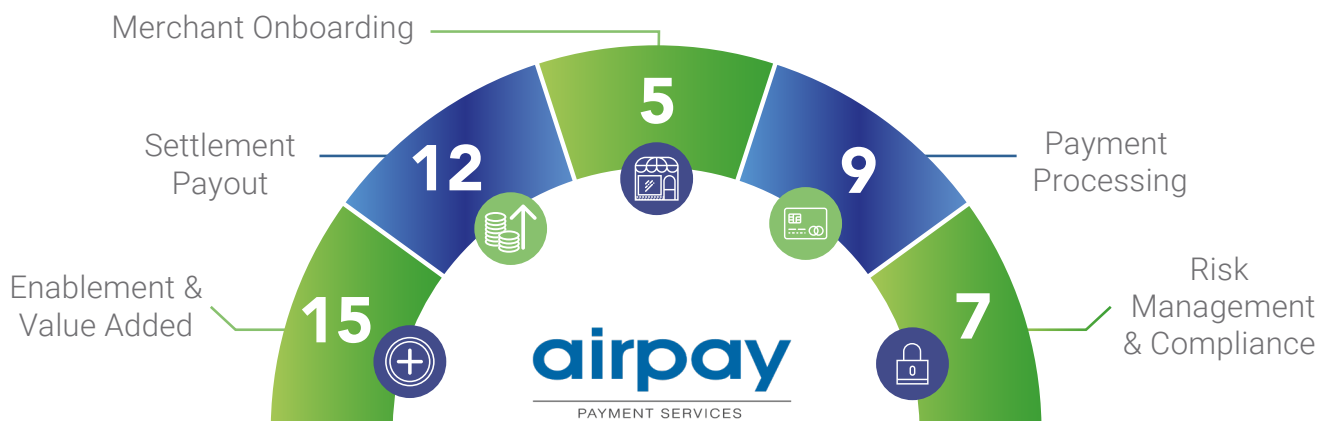
Company: Adyen

Founded: 2006

Headquarters: Netherlands

Adyen is a technology company that aims to provide businesses with a single solution to accept payments anywhere in the world. The company offers an end-to-end infrastructure connecting merchants directly to Visa, Mastercard and 250 other payment methods globally.

48



Company: Airpay

Founded: 2012

Headquarters: India

Airpay offers online payment gateway solutions for eCommerce and retail markets. The company's solutions include a PCIDSS Compliant IVR Payment Gateway, along with net banking and mobile Point-Of-Sale systems.

70



Company: Amaryllis Payment Solutions

Founded: 2015

Headquarters: USA

Amaryllis' customized and modular solution is intended to solve the unique business needs of each acquirer or third-party payment model, providing functionality such as instant onboarding, split payments, payout management and reconciliation.

51

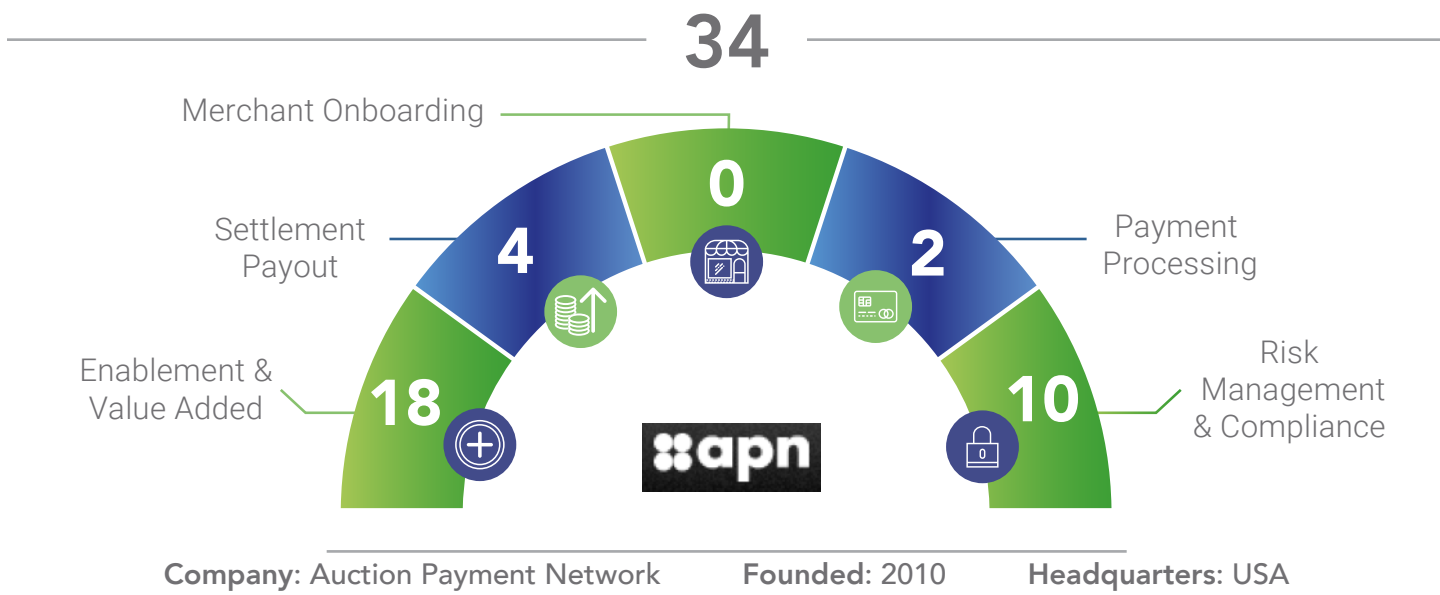


Company: Atom Technologies Ltd

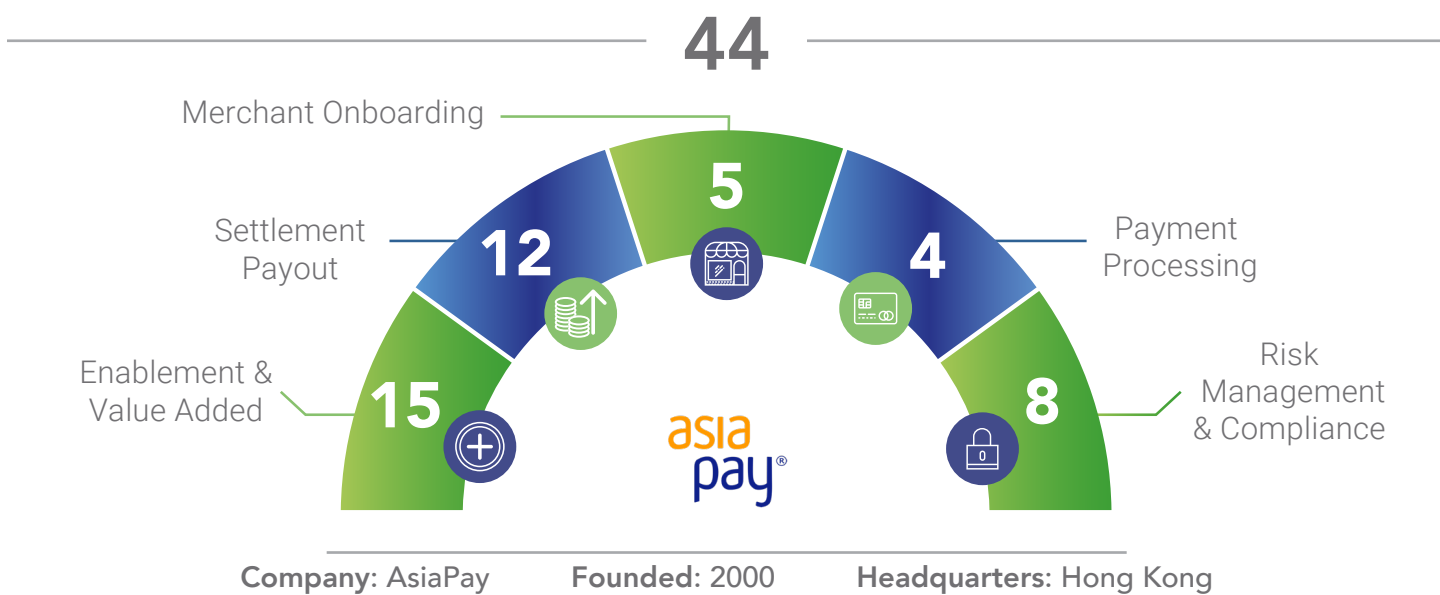
Founded: 2006

Headquarters: India

Atom Technologies is an omni channel payment services provider offering a range of secure, efficient payment services and solutions through online and offline platforms.



Auction Payment Network (APN) is a provider of online payment processing solutions for online sellers. The company also offers invoicing, reporting and reconciliation services in a PCI-complaint environment.



AsiaPay is a payment services provider, electronic payment solution and technology vendor. It focuses on integrated electronic payment processing solutions and services for banks and eCommerce businesses, including credit cards, debit cards, bank accounts and online banking, among other payment methods.

43



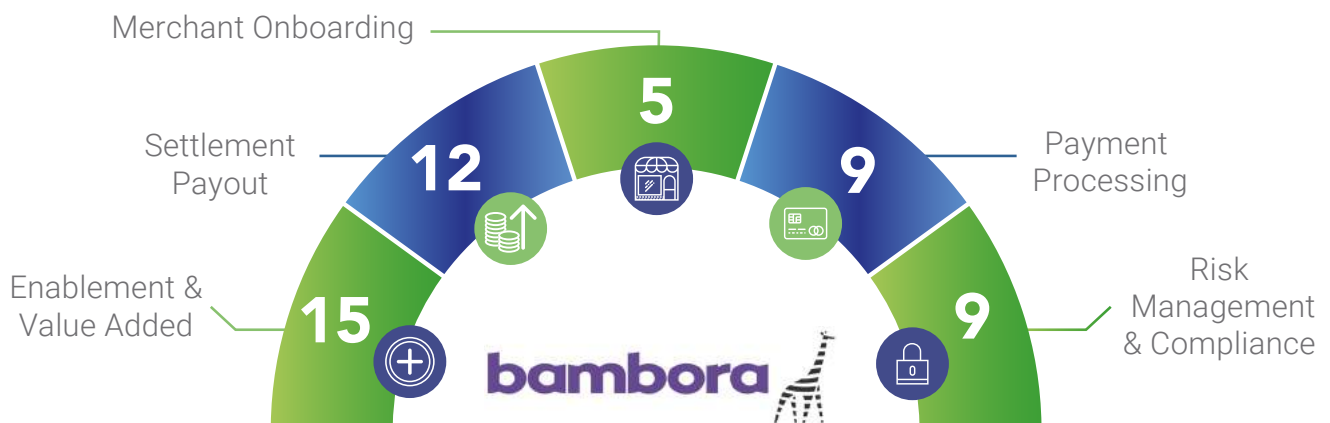
Company: Authorize.Net

Founded: 1996

Headquarters: USA

Authorize.Net is a payment gateway service provider allowing merchants to accept credit card and electronic check payments through their website and over an IP connection.

50



Company: Bambora

Founded: 2015

Headquarters: Sweden

Bambora offers payment solutions for small and medium-sized businesses (SMBs). The company's simple-to-launch platforms integrate with existing operations to help small businesses accept new payment types.

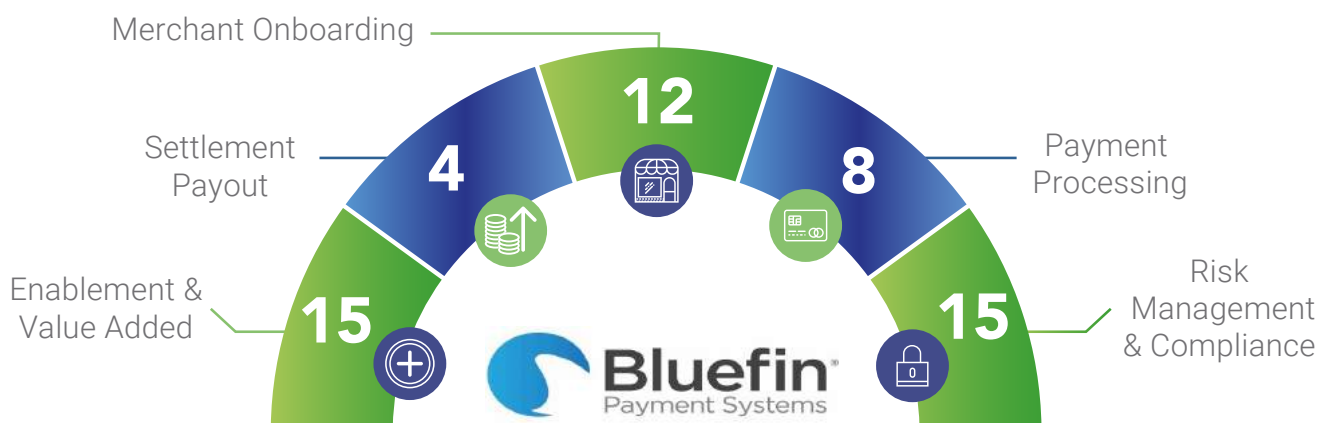
41



Company: Billing Tree Founded: 2003 Headquarters: USA

BillingTree offers payment processing and compliance solutions. Its services are primarily designed to serve the healthcare, education, consumer finance and telecom industries, among others.

54



Company: Bluefin Payments Systems Founded: 2007 Headquarters: USA

Bluefin Payment Systems develops integrated, secure payment technologies for independent software vendors, large enterprises and small and medium-sized businesses. Also, it provides point-to-point encryption solutions.

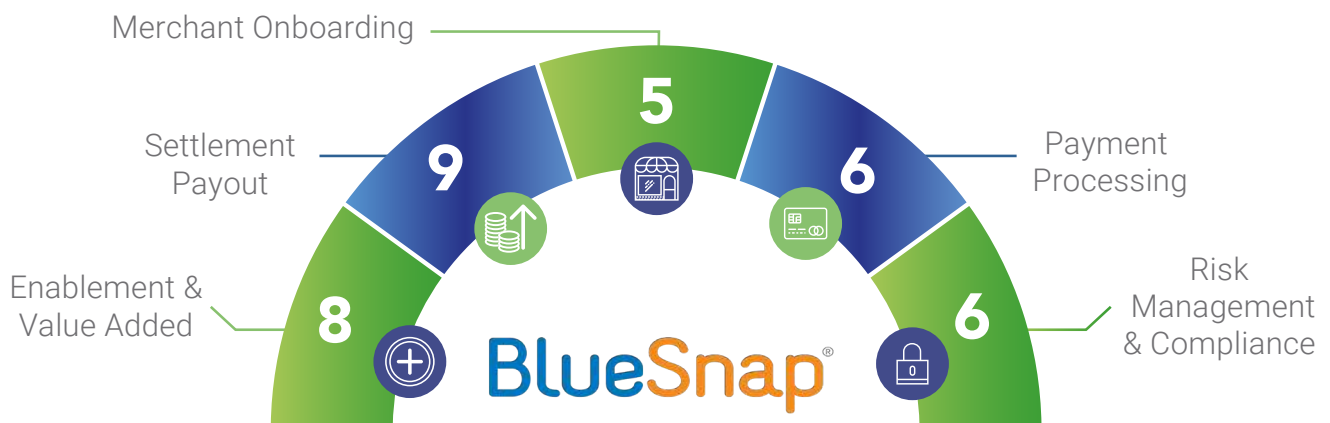
69



Company: BluePay Founded: 2003 Headquarters: USA

BluePay provides credit card payment processing services for enterprises, small and medium-sized businesses in the United States and Canada. The company also offers real-time settlement, reporting, reconciliation and security features such as tokenization and point-to-point encryption.

34



Company: BlueSnap Founded: 2002 Headquarters: USA

BlueSnap is a global payments technology company that aims to optimize global and mobile checkout and drives higher payment conversions. The company's Powered Buy Platform is designed to boost growth for businesses.

69



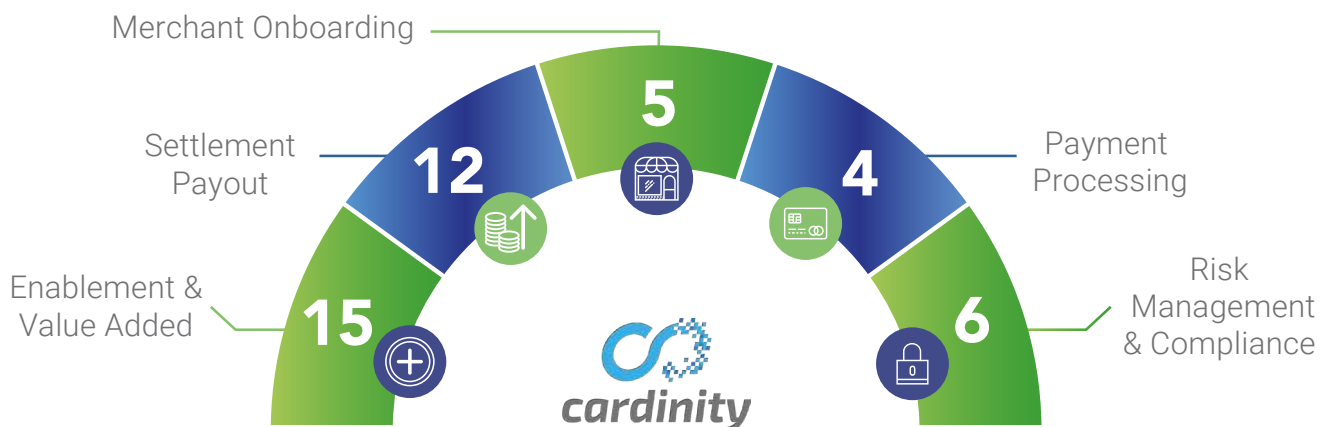
Company: Braintree

Founded: 2007

Headquarters: USA

Braintree provides the global commerce tools to build businesses, accept payments and enable commerce for their users.

42



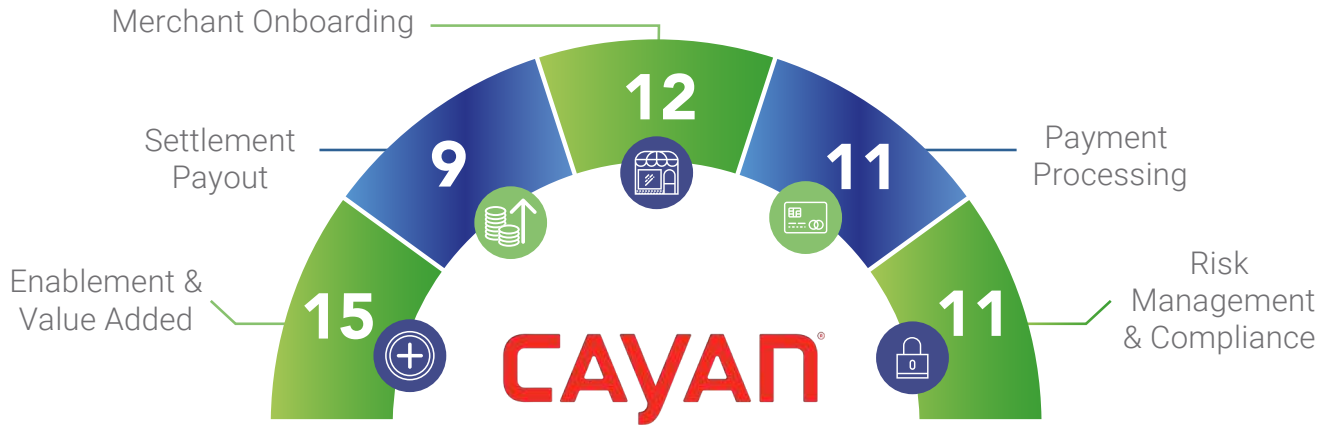
Company: Cardinity

Founded: 2007

Headquarters: Lithuania

Click2Sell offers Cardinity, a licensed payment institution regulated by the Central Bank of the Republic of Lithuania and active in the European Union. The company is registered to provide Visa Europe and Mastercard with International payment cards processing platforms in the European Union.

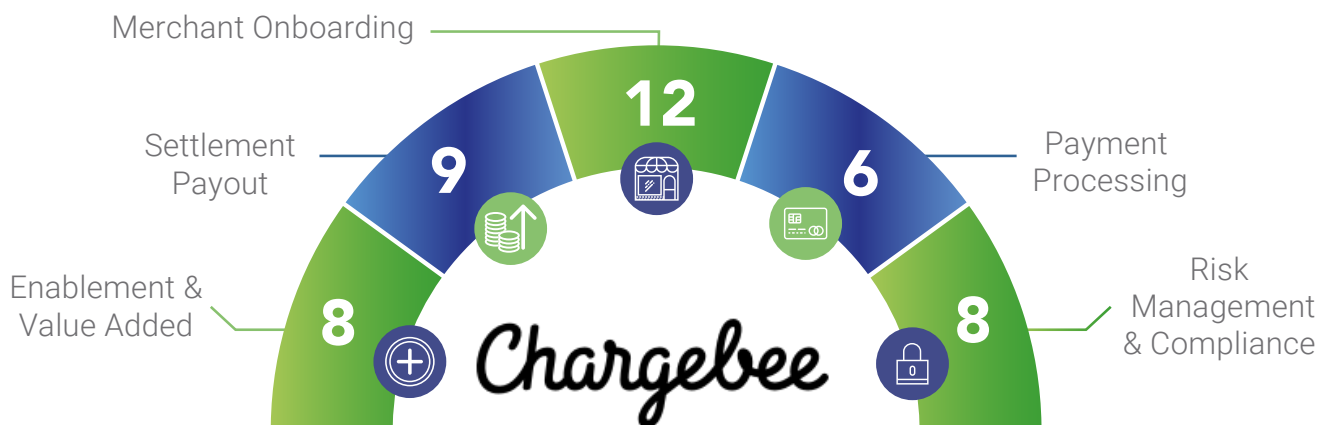
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Company: Cayan Founded: 1998 Headquarters: USA

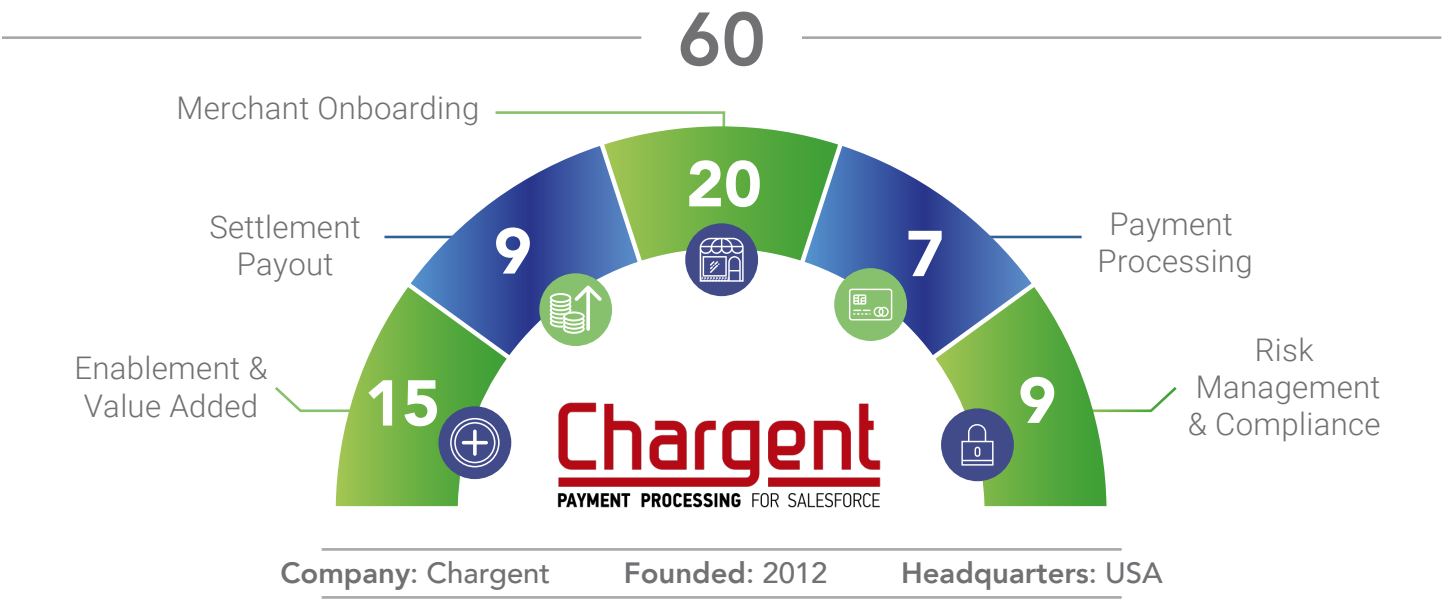
Cayan is a provider of platform payment technologies. The company works to streamline the buying process by providing credit card payment acceptance solutions for small businesses.

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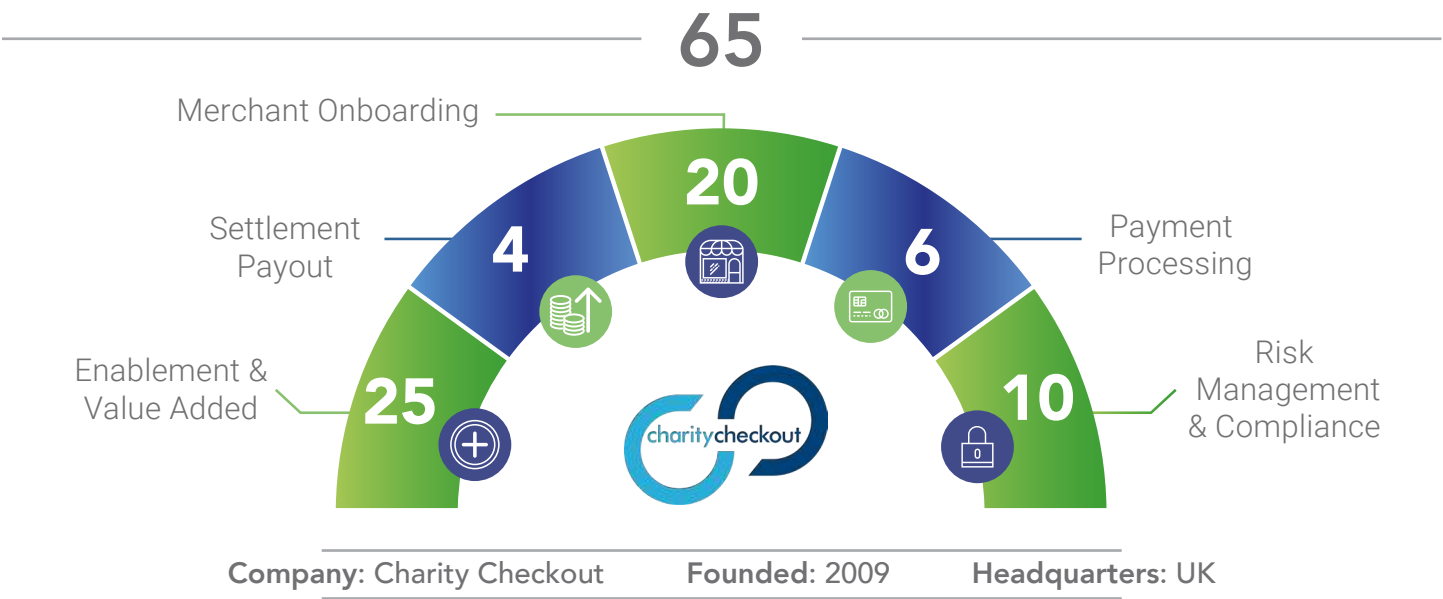


Company: Chargebee Founded: 2011 Headquarters: USA

Chargebee is a subscription management and recurring billing platform. The company's solution enables users to send invoices as well as manage and analyze their eCommerce businesses.

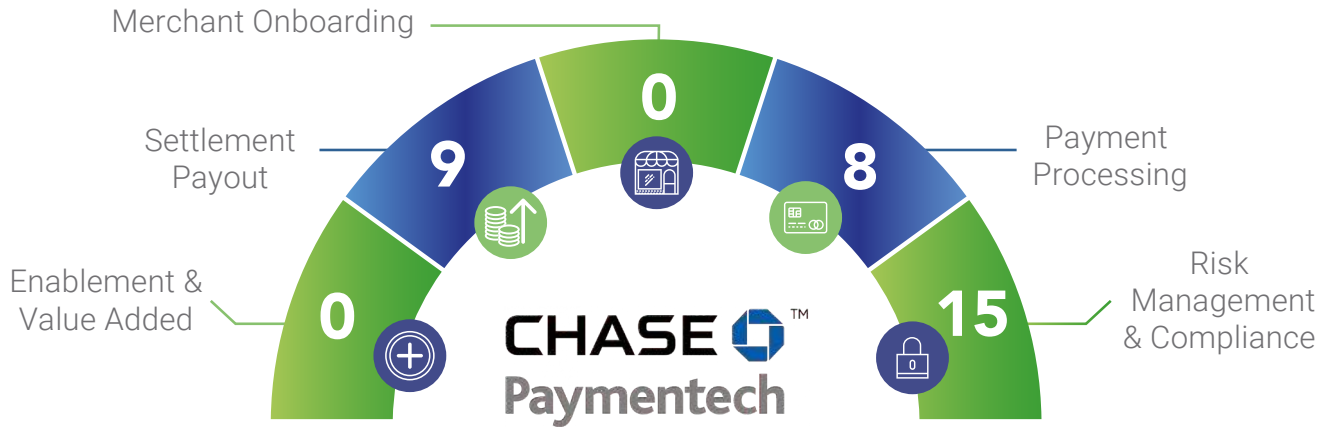


Chargent develops payment applications and gateways. The company’s products include Payment Processing for Salesforce a payments application on the Salesforce AppExchange. Chargent offers credit card and ACH acceptance and offers recurring billing, and customer data management features.



Charity Checkout is a social enterprise that offers customized payment processing systems, websites and fundraising platforms for its clients across the U.K. The company has helped charities raise over £9 million in online donations.

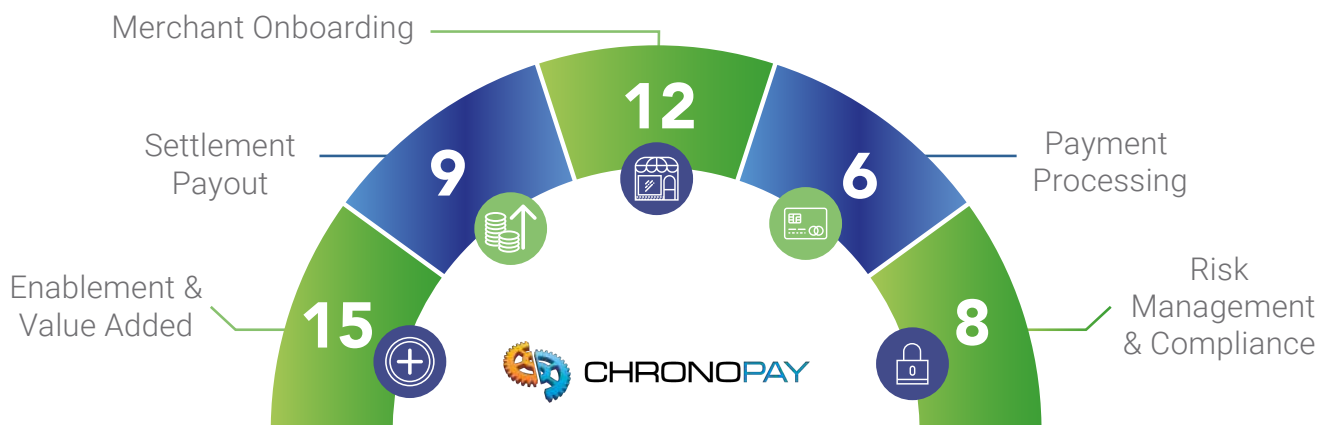
32



Company: Chase Paymentech **Founded:** 1985 **Headquarters:** USA

Chase Paymentech offers payment processing, including both mobile payment processing and POS processing, along with authorization services, analytics, security features and other solutions.

50



Company: ChronoPay **Founded:** 2003 **Headquarters:** Netherlands

ChronoPay is an internet payment service provider enabling eCommerce companies to accept bank cards and electronic cash online payments for their goods and services. Its solutions are designed for airlines, tourism, retail trade, entertainment industry, publishing and education industries.

58



Company: Clarus Merchant Services

Founded: 1999

Headquarters: USA

Clarus Merchant Services is a payment processor that provides POS solutions, online payment processing and other services to companies, such as ERPs.

49



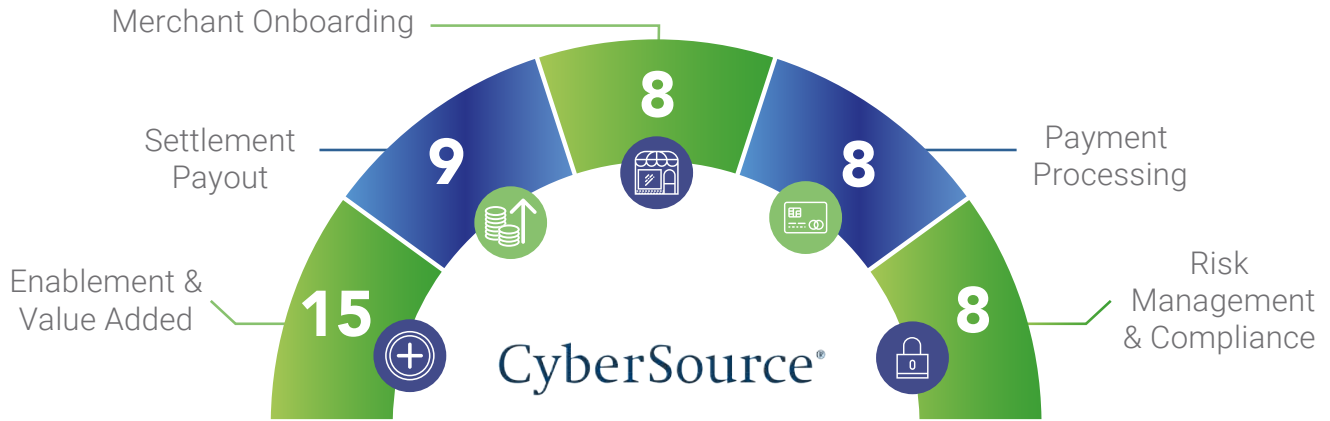
Company: Creditcall

Founded: 1997

Headquarters: USA

Creditcall provides a mobile processing platform for attended, unattended and online retail environments. The company also offers an EMV-certified payment gateway, EMV mitigation services and other payment services.

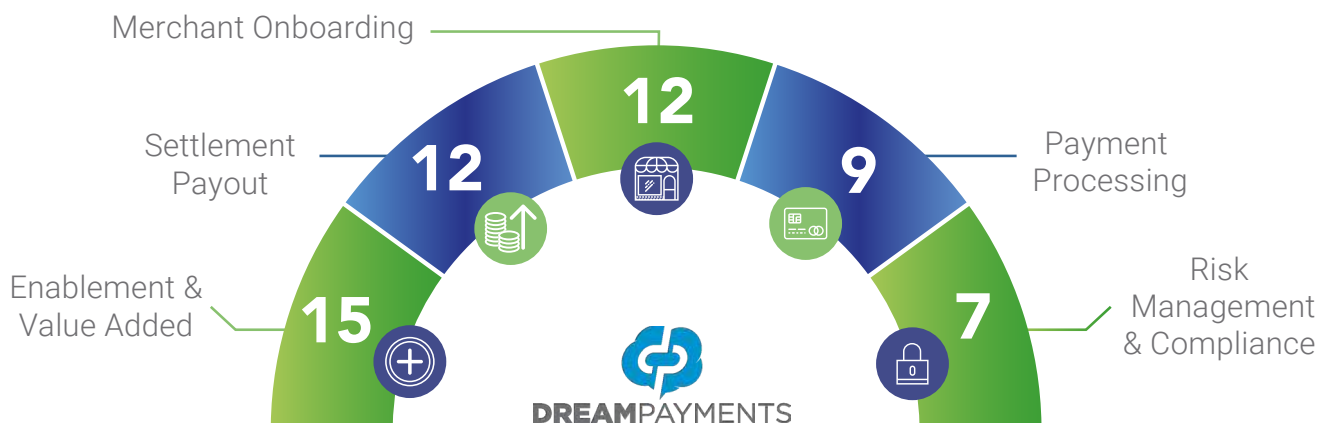
48



Company: CyberSource Payment Management **Founded:** 2010 **Headquarters:** USA

CyberSource, a payment gateway and merchant services provider, focuses on the active management of the payment process, from payment acceptance and order screening through reconciliation and payment security.

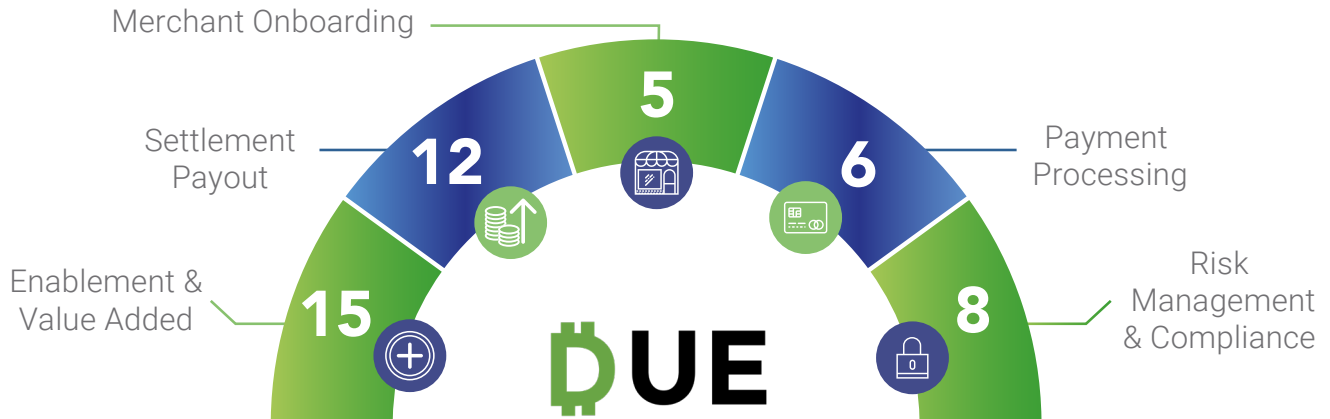
55



Company: Dream Payments **Founded:** 2014 **Headquarters:** Canada

Dream Payments enables merchants to sell everywhere using mobile devices. Its cloud-based payments platform combined with its mobile point-of-sale (mPOS) device allow merchants to accept credit and debit cards, access rich analytics and reports, and provide digital receipts to customers.

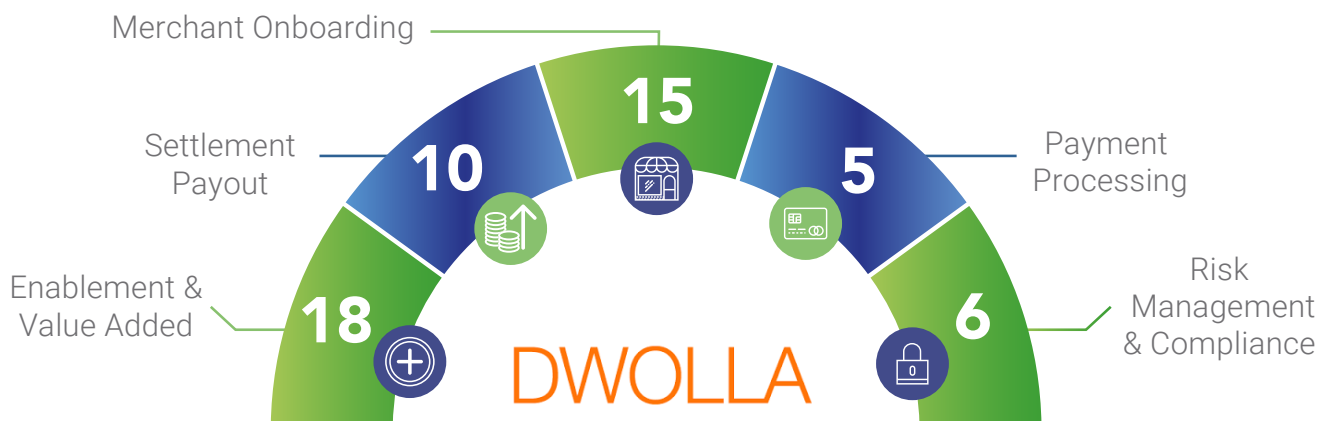
46



Company: Due Founded: 2015 Headquarters: USA

Due provides time tracking and invoice tools for small business owners and freelancers. It offers a digital wallet, online bank and online payment acceptance services.

54



Company: Dwolla Founded: 2010 Headquarters: USA

Dwolla provides a service for bank transfers (i.e., ACH transactions) for platforms. Customers can use branded or white-label APIs to verify bank accounts instantly, transfer payments, keep balances or route funds directly to bank account and routing numbers.

61



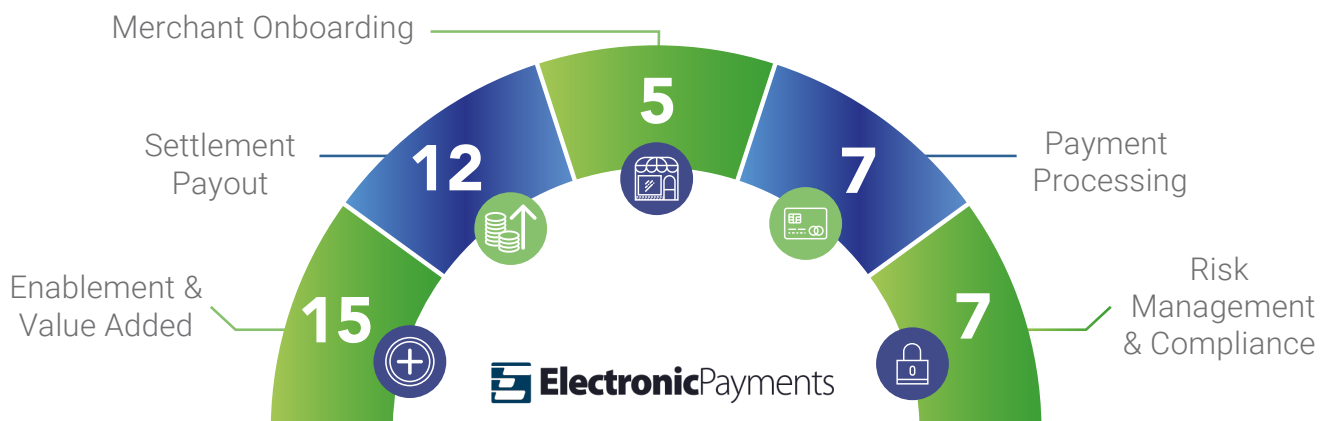
Company: Elavon

Founded: 1991

Headquarters: USA

Elavon provides payment processing solutions, credit card transaction services and loyalty programs designed for enterprises and small businesses.

46



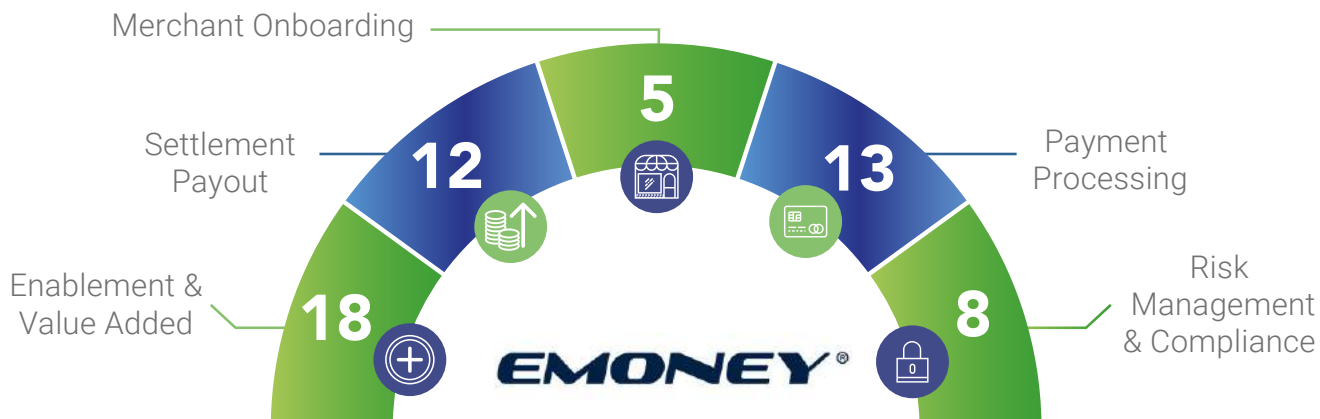
Company: Electronic Payments

Founded: 1998

Headquarters: USA

Electronic Payments is a payments processing company that is continuously evolving its offerings to meet the expanding needs of its business partners. From EMV-ready solutions to advanced point-of-sale (POS) systems, its products are customizable and may be tailored exclusively to each business partner.

56



Company: eMoney

Founded: Unknown

Headquarters: USA

ETS developed and maintains the eMoney Commerce Platform, an end-to-end encrypted solution. The platform processes face-to-face and back-office transactions, along with payment via eCommerce and mobile payment applications.

40



Company: EPX

Founded: 1979

Headquarters: USA

EPX is a unified processing platform. The company offers end-to-end payment solutions for merchants, banks, ISOs and other businesses.

48



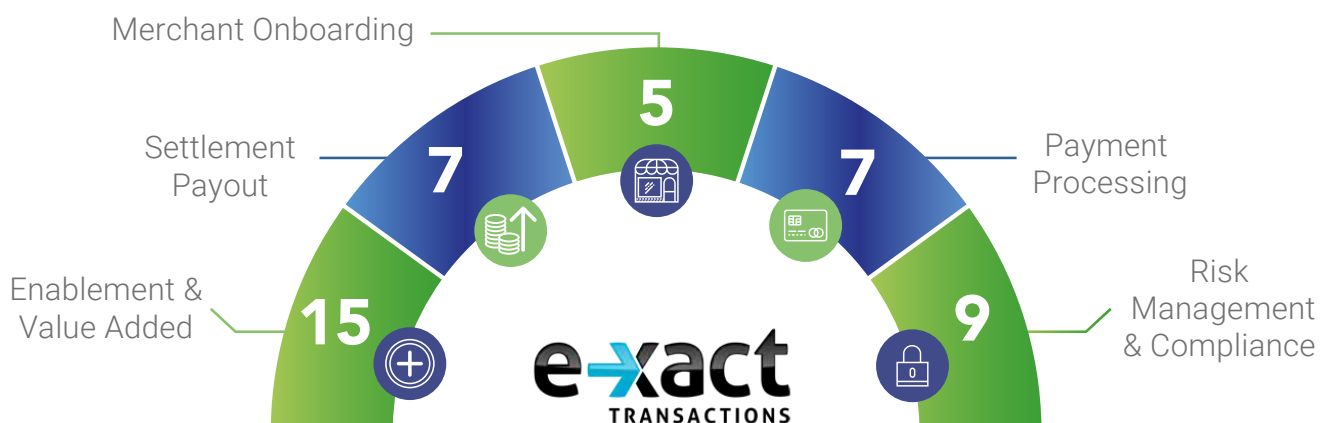
Company: EVO Payments

Founded: Unknown

Headquarters: USA

EVO Payments International is a payments service provider of merchant acquiring and processing solutions. The company offers solutions for merchants, financial institutions, independent software vendors, independent sales organizations, government organizations and multinational corporations located throughout North America and Europe.

43



Company: E-xact Transactions

Founded: 1998

Headquarters: Canada

E-xact Transactions is a Canada-based eCommerce software company providing transaction solutions and specializing in PCI security techniques and risk management. E-xact offers secure, real-time credit card transaction processing.

48



Company: Fidelity Payment Services

Founded: 1996

Headquarters: USA

Fidelity Payment Services is a financial services company offering credit card processing and payment technology services. Its solutions include payment processing and credit card merchant services for the retail, food and real estate sectors.

56

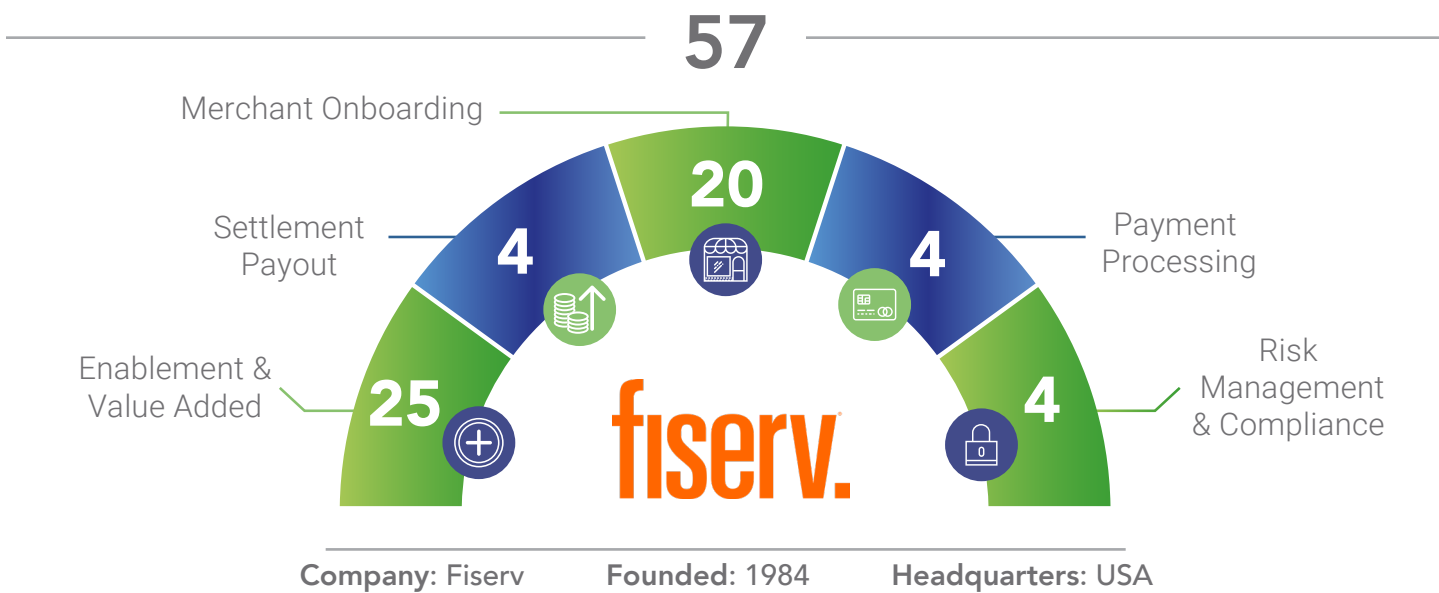


Company: FIS

Founded: 1968

Headquarters: USA

FIS offers payment processing solutions. The company's products are designed to accept payments in-store, over the phone, at ATMs or via digital channels.

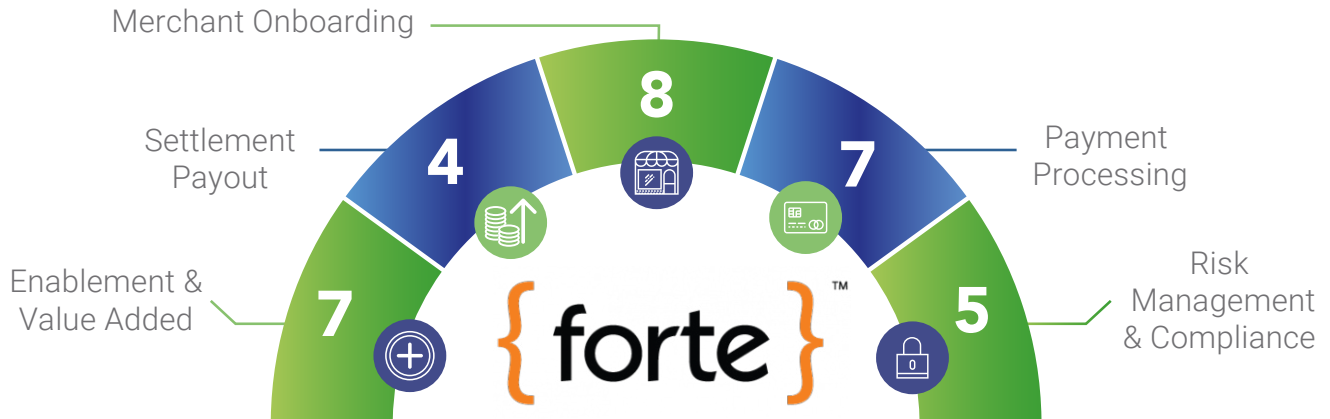


Fiserv offers financial services technology and services. The company's solutions are designed for mobile and online banking, payments, risk management, data analytics and core account processing.



Flagship Merchant Services offers a credit card processing platform. The company has partnered with several other service providers in the space and specializes in credit card fraud, loss prevention and chargebacks.

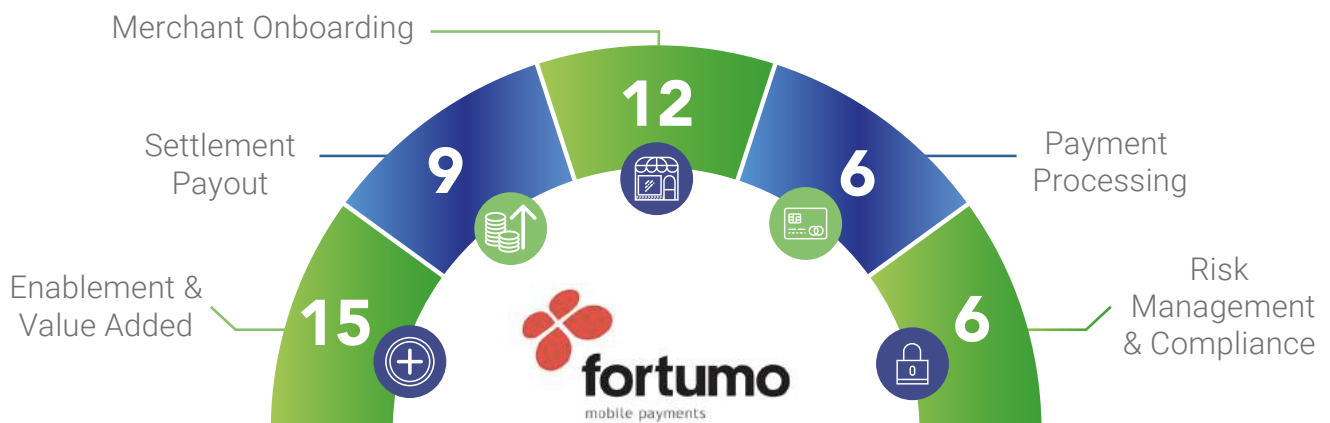
31



Company: Forte Payment Systems **Founded:** 1998 **Headquarters:** USA

Forte offers a multiplatform service as well as a payment gateway for nonprofit organizations, government, among others. The company also provides comprehensive reporting of security for all the transactions performed on their platform.

48



Company: Fortumo **Founded:** 2007 **Headquarters:** Estonia

Fortumo is a mobile payments platform that enables direct carrier billing with more than 350 mobile operators in 90+ countries. The company's payment products work across a wide range of platforms including desktop devices, smartphones, feature phones, tablets and smart TVs.

53



Company: Freedom Pay

Founded: 2000

Headquarters: USA

FreedomPay is a white-label eCommerce platform designed to provide cashless solutions for banks, retailers and health care organizations. The company complies with the PCI Security Standards Council since it offers NFC capabilities.

51



Company: FuturePay

Founded: 2013

Headquarters: USA

FuturePay is a payment option that enables consumers to shop online without a credit card. FuturePay is a non-credit card payment option giving shoppers the ability to buy now and pay later from any device.

45



Company: G2A PAY Founded: 2015 Headquarters: Hong Kong

G2A PAY offers a payment and checkout solution which can be customized by merchants. It provides plugins to several popular CMS platforms for simplified integration.

61



Company: GlobalOnePay Founded: 2003 Headquarters: USA

GlobalOnePay® is a leading provider of omnichannel payment processing technologies and merchant platforms. The company's modular, scalable, cloud-based offering works to enable businesses to grow accept a wide range of payments. GlobalOnePay also provides a range of merchant services designed to help businesses increase sales and efficiencies for online, in-store and mobile purchases.

47

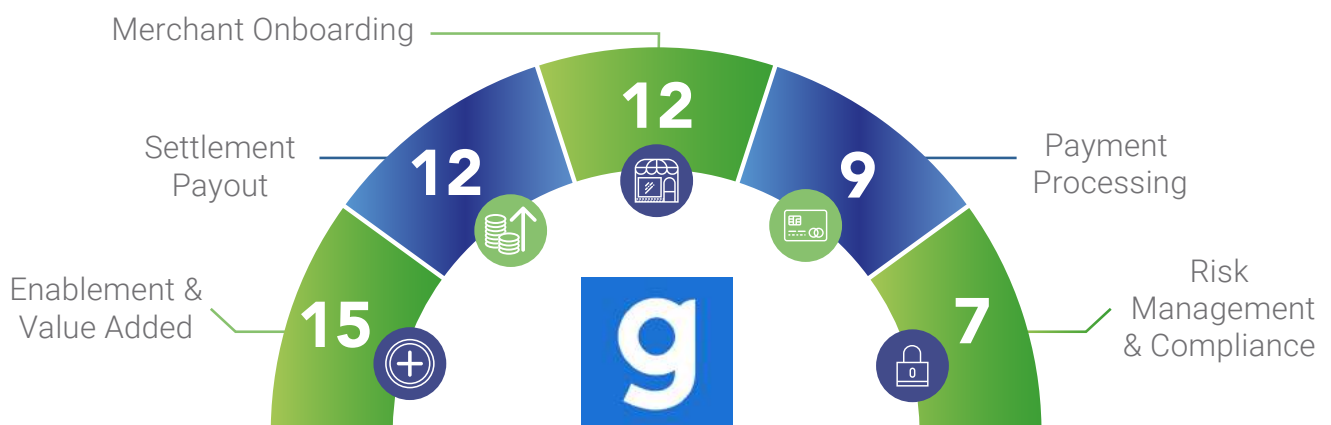
New!



Company: Global Payments Founded: 1967 Headquarters: USA

Global Payments offers electronic transaction processing services. The company's networks annually process billions of business and consumer card payments and money transfers.

55



Company: GoSwift Founded: 2010 Headquarters: Singapore

GoSwift International is a global financial solutions provider. It offers integrated white label payment gateways and mobile applications for online, mobile and in-store payments.



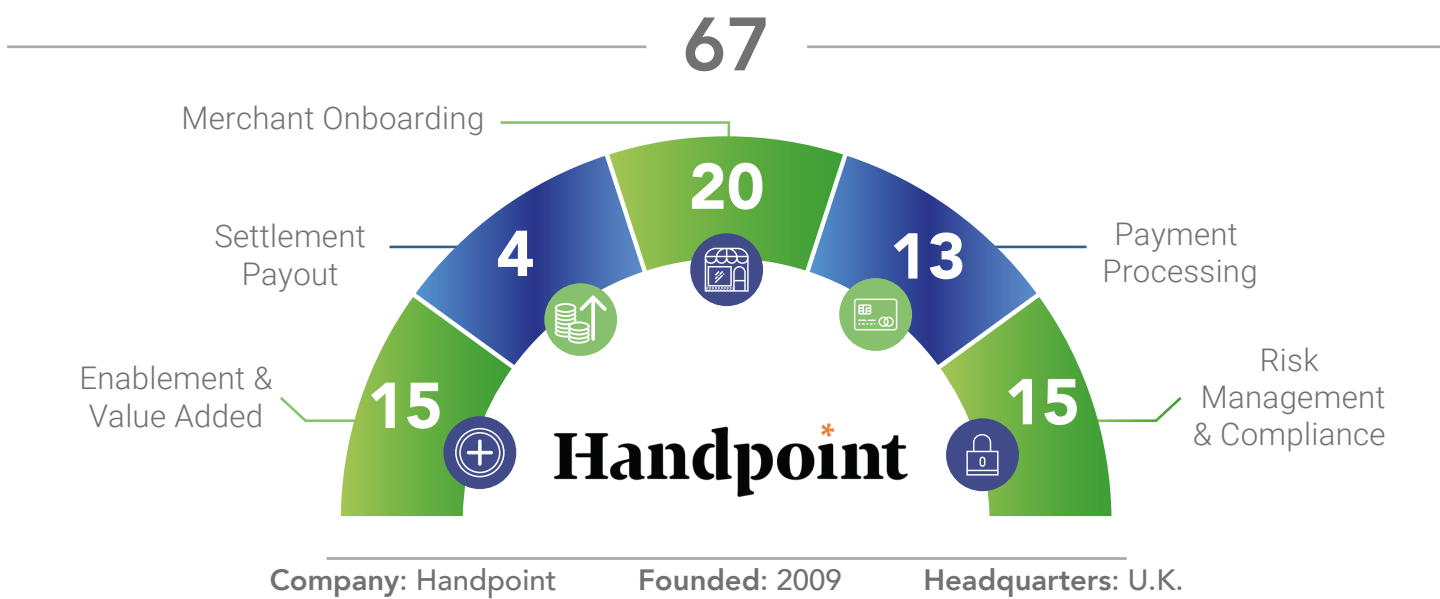
Golden Giving is a donation and fundraising website that is free to use for charities, donors and fundraisers. The company supports domestic and overseas charities and causes. Organizations use the Golden Giving website to support, extend and enhance their own fundraising and donation platforms.



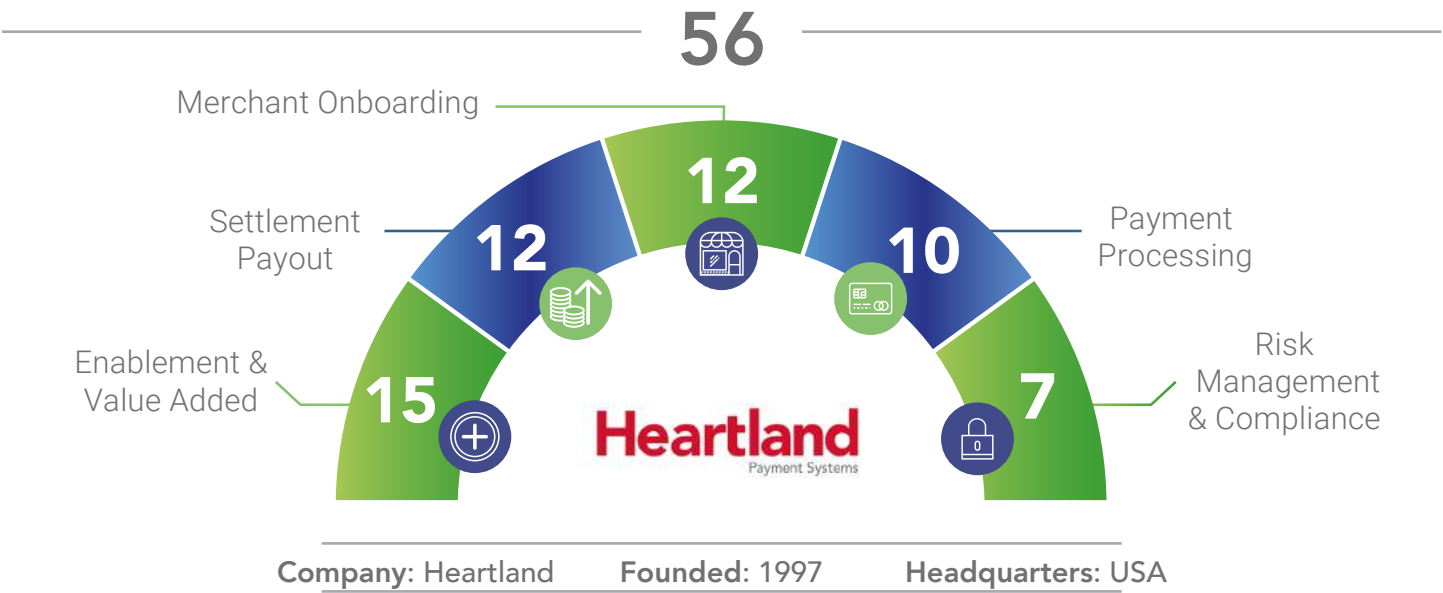
Gravity Payments is a payment processor offering users a range of card processing services and payment solutions. These include credit card, mobile payment and gift and loyalty card processing; point-of-sale (POS) systems; working capital financing and analytics offerings.



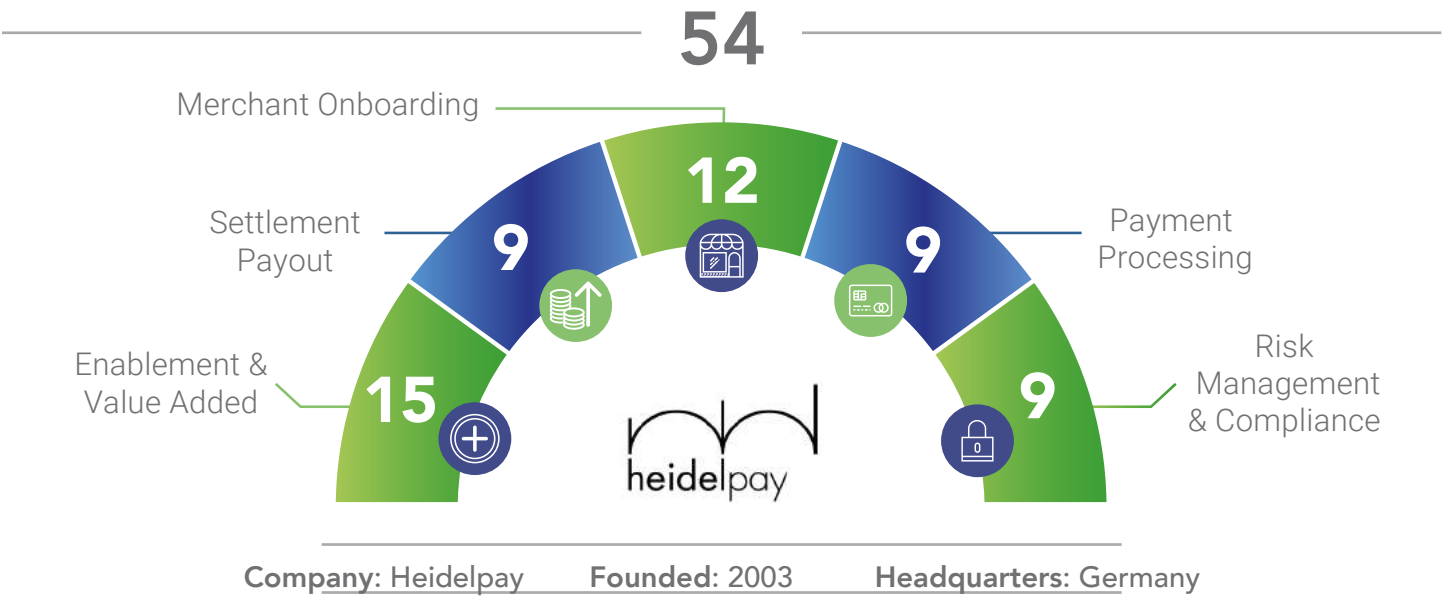
Greater Giving was born out of the desire of shortening benefit auction checkout lines. The company provides support with training classes, videos and resources, and ongoing phone, email and live chat coverage for its clients.



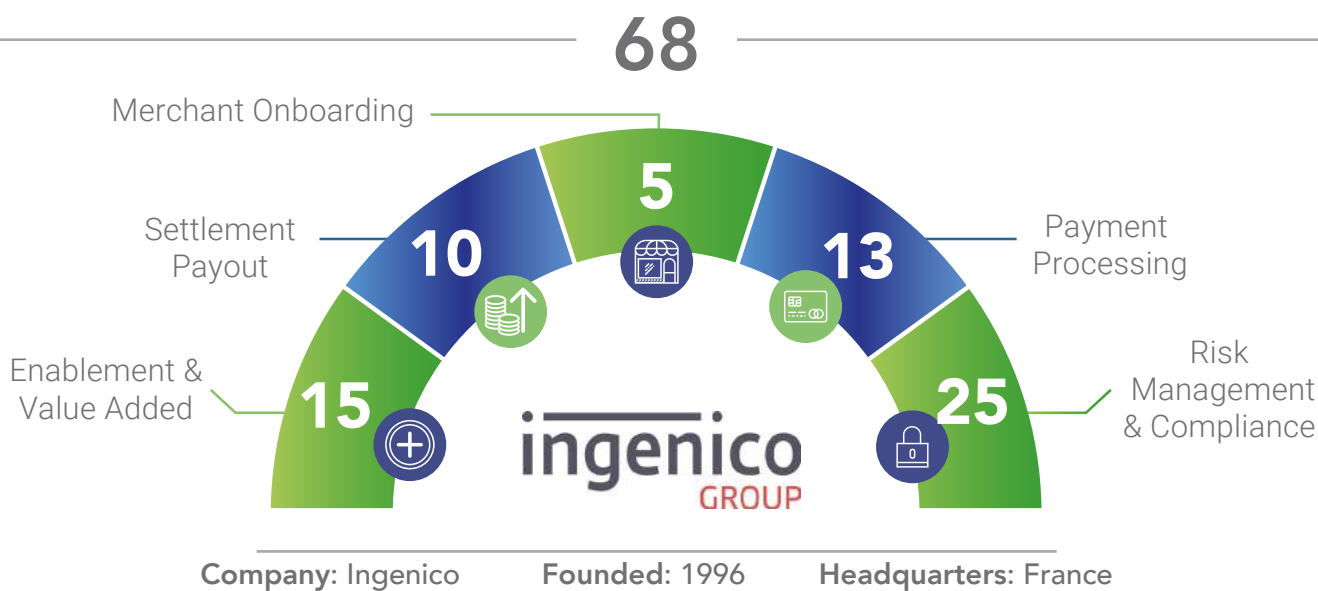
Handpoint provides a payment solution as a service for POS, delivering pre-certified chip and contactless payments to POS developers, without the need of extra certifications. The company provides services in North America, Europe and South Africa.



Heartland Payment Systems, Inc., provides a payment processing platform to merchants in the U.S. and Canada. This involves facilitating the exchange of information and funds between merchants and a cardholder’s financial institutions, providing electronic payment processing services to merchants, transaction authorization and electronic draft capture, clearing and settlement, merchant accounting, merchant assistance, and support and risk management.



Heidelberger Payment GmbH (Heidelpay) provides electronic payment processing services ranging from transaction processing to risk monitoring and management.



Ingenico Group provides payment services for in-store, online and mobile channels and serves financial institutions, retailers and merchants of all sizes.



Instamojo is a web- and mobile-based platform enabling consumers and small businesses to collect payments online by sharing a link. The link can be shared via SMS, WhatsApp, email, social channels, websites and blogs.

39



Company: iPay88 Founded: 2006 Headquarters: Malaysia

iPay88 is a payment gateway provider. Its platform offers merchants eCommerce and online payment services.

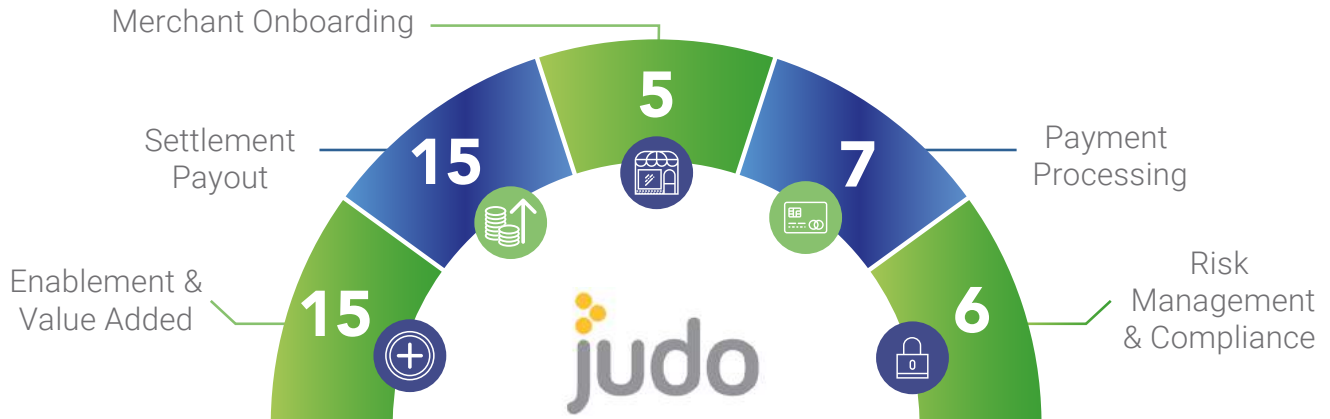
50



Company: JetPay Founded: 1999 Headquarters: USA

JetPay offers technology solutions for the eCommerce and card-not-present marketplace, including processing and acquiring platforms.

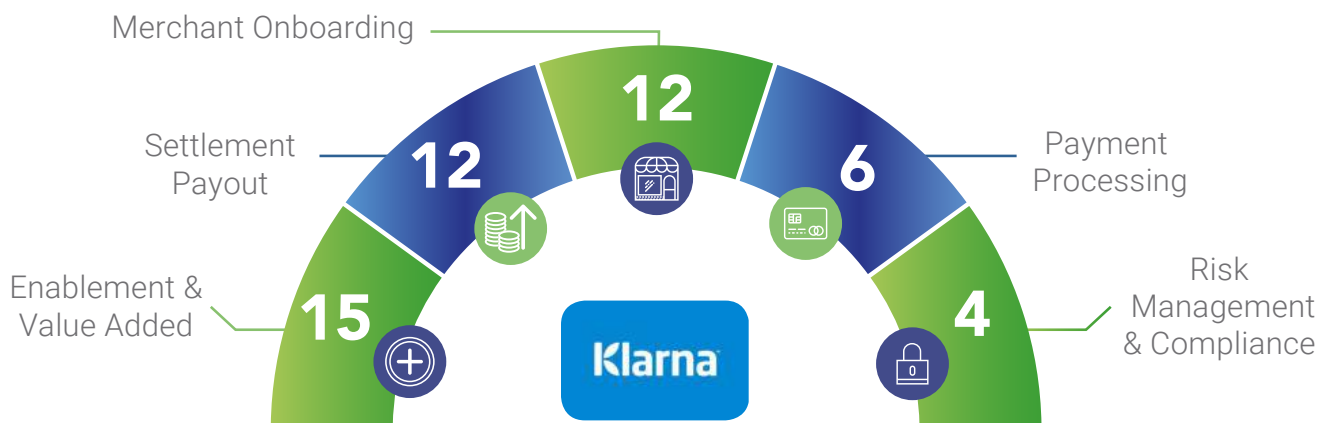
48



Company: Judopay Founded: 2012 Headquarters: UK

Judopay helps online merchants accept credit card and alternative payments. The company's solution is designed for easy integration, an enjoyable user experience and safer transactions.

49



Company: Klarna Founded: 2005 Headquarters: Sweden

Klarna provides eCommerce payment platforms for merchants and shoppers. Klarna separates buying from paying by allowing customers to pay for ordered goods after receiving them, providing them with a safe after-delivery payment solution.

49



Company: MagicPay

Founded: 2010

Headquarters: USA

MagicPay offers credit card processing for all platform merchants. Services include mobile payment processing, retail solutions and a virtual payment gateway with recurring billing option for eCommerce merchants.

65



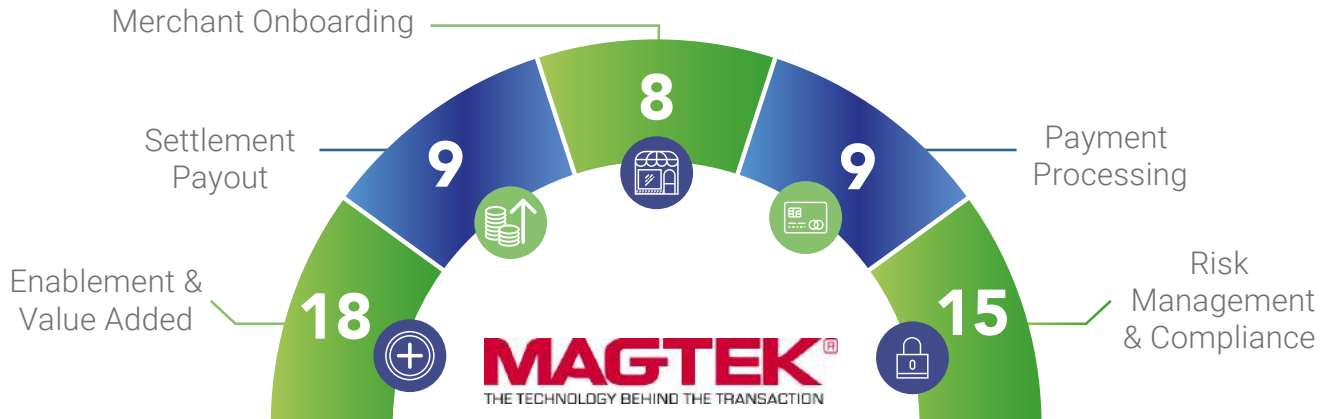
Company: MangoPay

Founded: 2013

Headquarters: Luxembourg

MangoPay is a payments app developed for marketplaces, crowdfunding platforms and collaborative consumption platforms that can accept third-party payments.

59



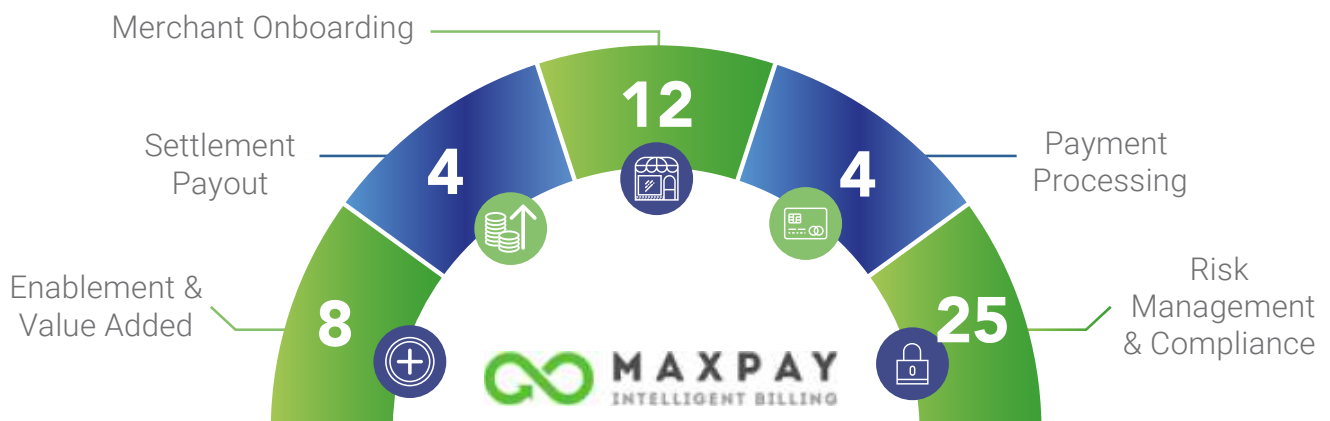
Company: MagTek

Founded: 1972

Headquarters: USA

MagTek is a manufacturer of electronic devices and systems for the issuance, reading, transmission and security of cards, checks, PINs and other identification documents. Its products include secure card readers, check scanners, PIN pads and distributed credential issuing systems. These products are used by financial institutions, retailers, hotels, law enforcement agencies and other organizations to provide electronic payment and identification transactions.

53



Company: Max Pay

Founded: 2014

Headquarters: Malta

MaxPay is an eCommerce platform intended to build marketplaces, online storefront and/or subscription services. It also provides anti-fraud security, which is customizable for any type of business.

57



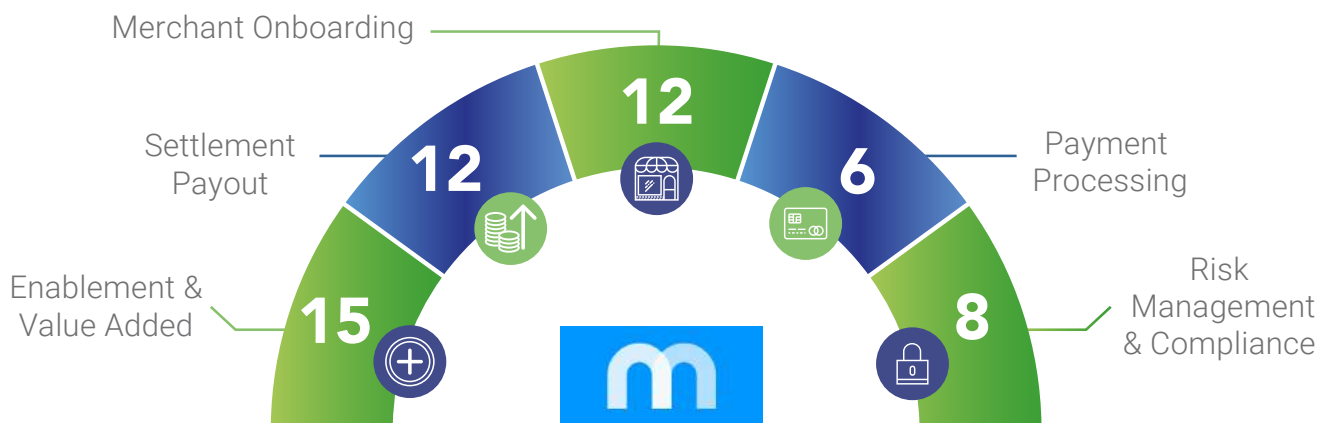
Company: Merchant e-Solutions

Founded: 1999

Headquarters: USA

Merchant e-Solutions provides payment acceptance platforms that enable merchants to offer and accept credit card payments on multiple devices. The offerings include mobile, online and in-person payment services, referral incentives and agent banking programs.

53



Company: Mollie

Founded: 2004

Headquarters: The Netherlands

Mollie builds payment products, commerce solutions and application program interfaces (APIs) that retail stores can use to accept online and mobile payments.

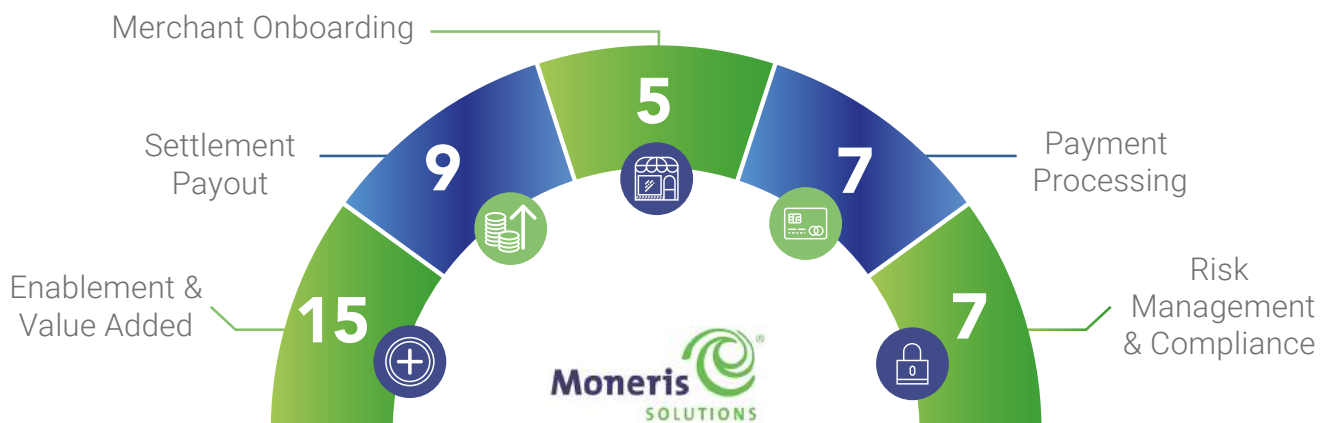
52



Company: MOLpay Founded: 2011 Headquarters: Malaysia

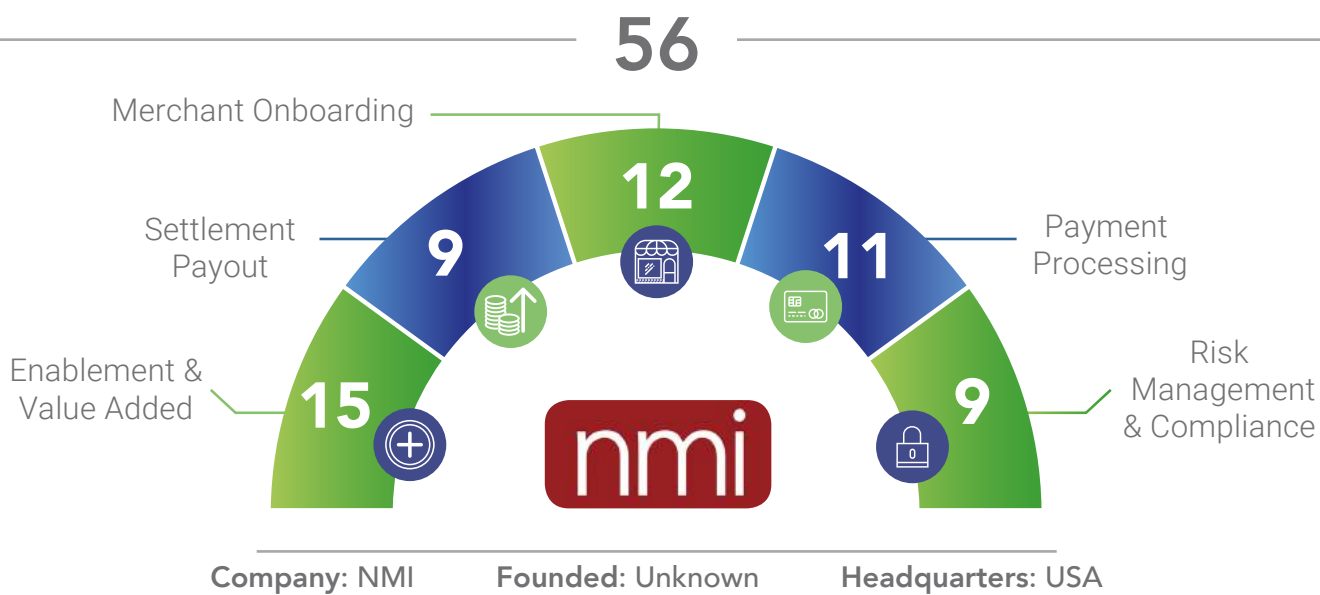
MOLPay is a multi-currency payment gateway. The company's platform is designed to accept cash payments for online purchases at physical outlets like convenience stores and bookstores. It also works to facilitate online payments via credit card, debit card, eCheck and eWallet.

43



Company: Moneris Founded: 2000 Headquarters: Canada

Moneris provides payment processing services. The company's offerings include credit and debit card processing solutions.

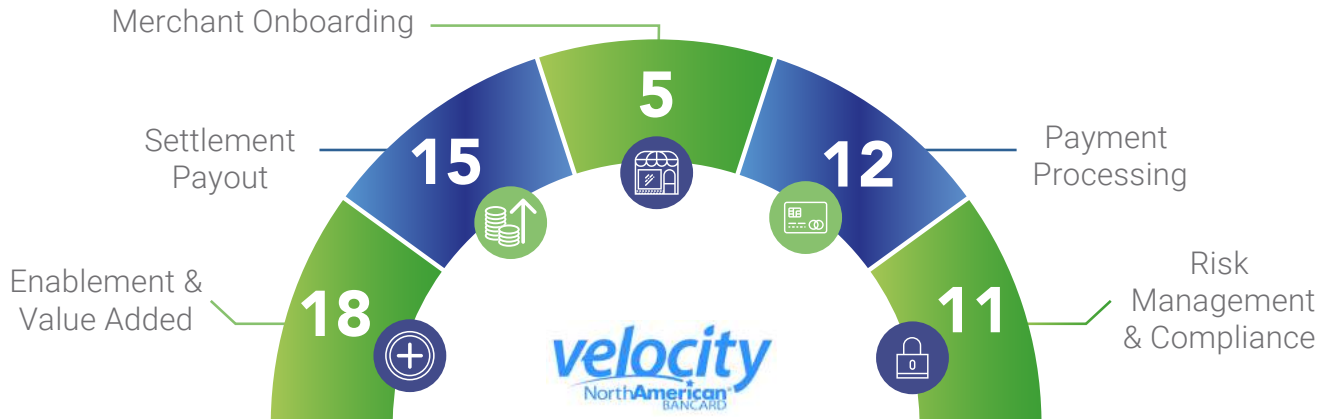


NMI is a payment platform enabling online money acceptance for eCommerce and online retailers. The company provides payments enablement technology allowing ISOs, VARs, ISVs and payment facilitators to offer branded payment gateway services. NMI processes payments made via credit card, debit card or Apple Pay, and is EMV-certified.



Nochex is a provider of online credit and debit card payment services. The company's software is designed for small- and medium-sized businesses (SMBs), and includes multiple types of accounts and online shopping carts, among other features.

61



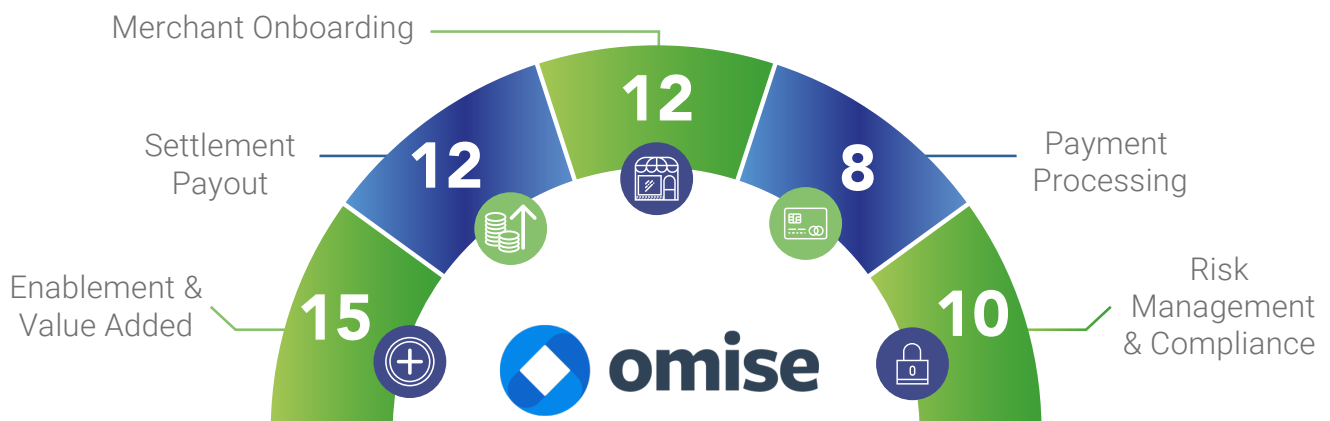
Company: North American Bancard Velocity

Founded: Unknown

Headquarters: USA

NAB Velocity aims to provide software developers and businesses with secure and customizable payment solutions. These solutions include credit and debit card processing, ACH processing, and gift/loyalty card programs from an ecosystem of payment service providers.

57



Company: Omise

Founded: 2013

Headquarters: Thailand

Omise offers an online payment gateway. Its platform provides payment processing services.

28



Company: Orbital Payment Gateway

Founded: Unknown

Headquarters: USA

OrbitalPay is an end-to-end payment solution. The solution is designed to help process payments across a wide range of industries.

41



Company: PatientPay

Founded: 2008

Headquarters: USA

Founded in 2008, PatientPay is an end-to-end patient payment solution focused on the complex financial challenges of specialty care and revenue cycle management.

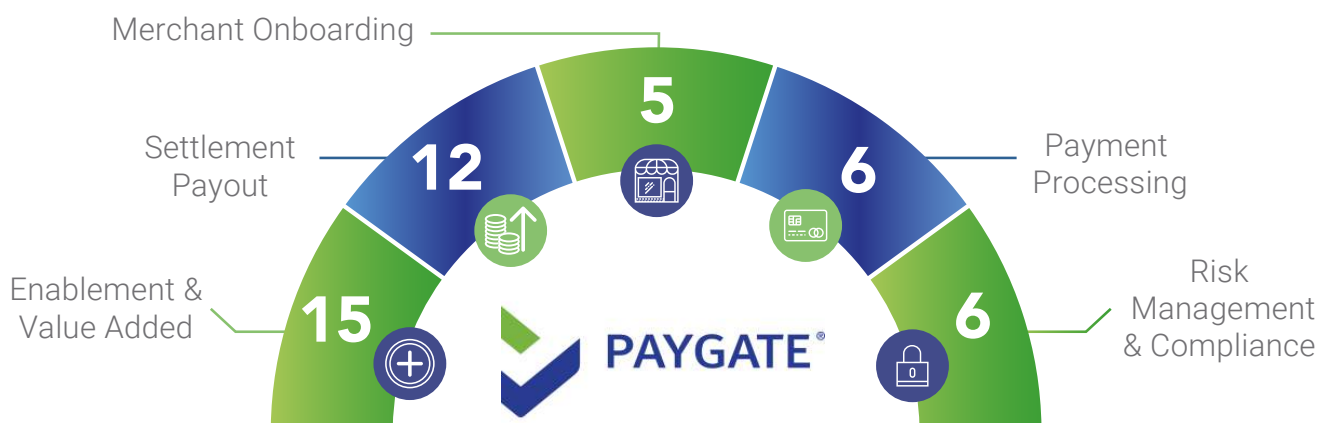
47



Company: Payclix Founded: Unknown Headquarters: USA

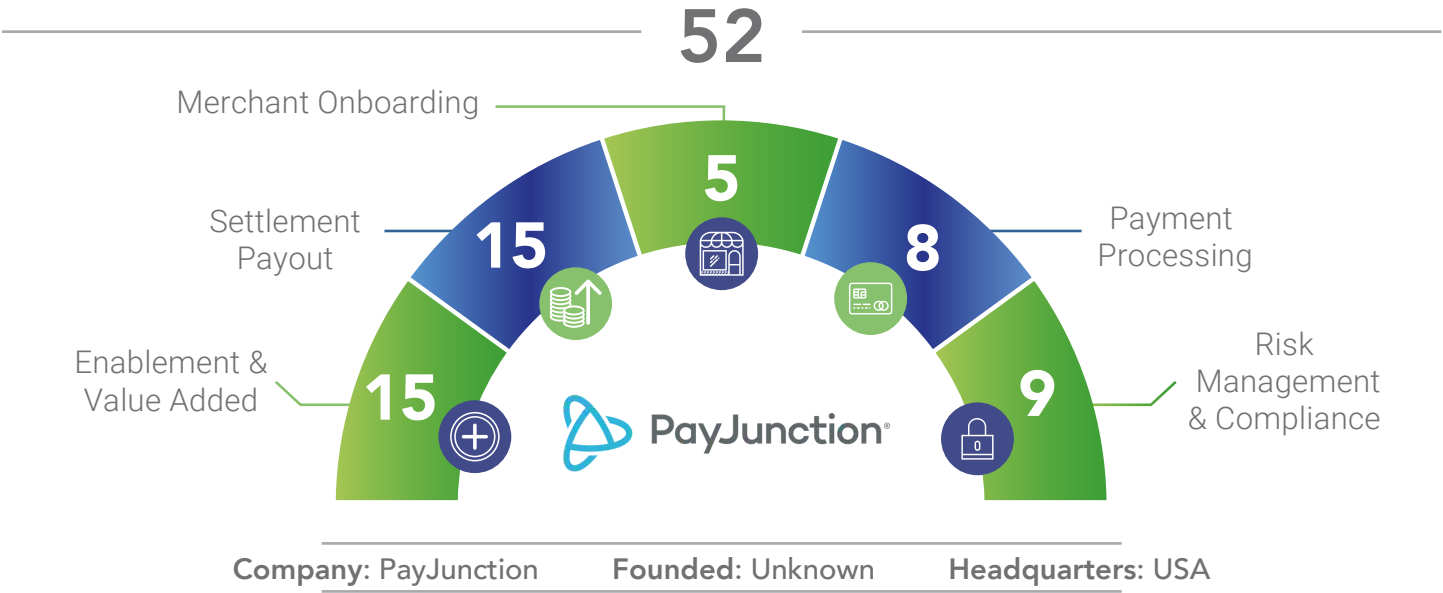
Payclix is an online payment solution that provides a platform to invoice, collect and transfer payments online. It works to save merchants save time and money by allowing them to accept payments online or pay the suppliers remotely. Companies can receive payments via credit cards, debit cards and eCheck/ACH and pay suppliers, contractors, vendors and employees with a single click.

44

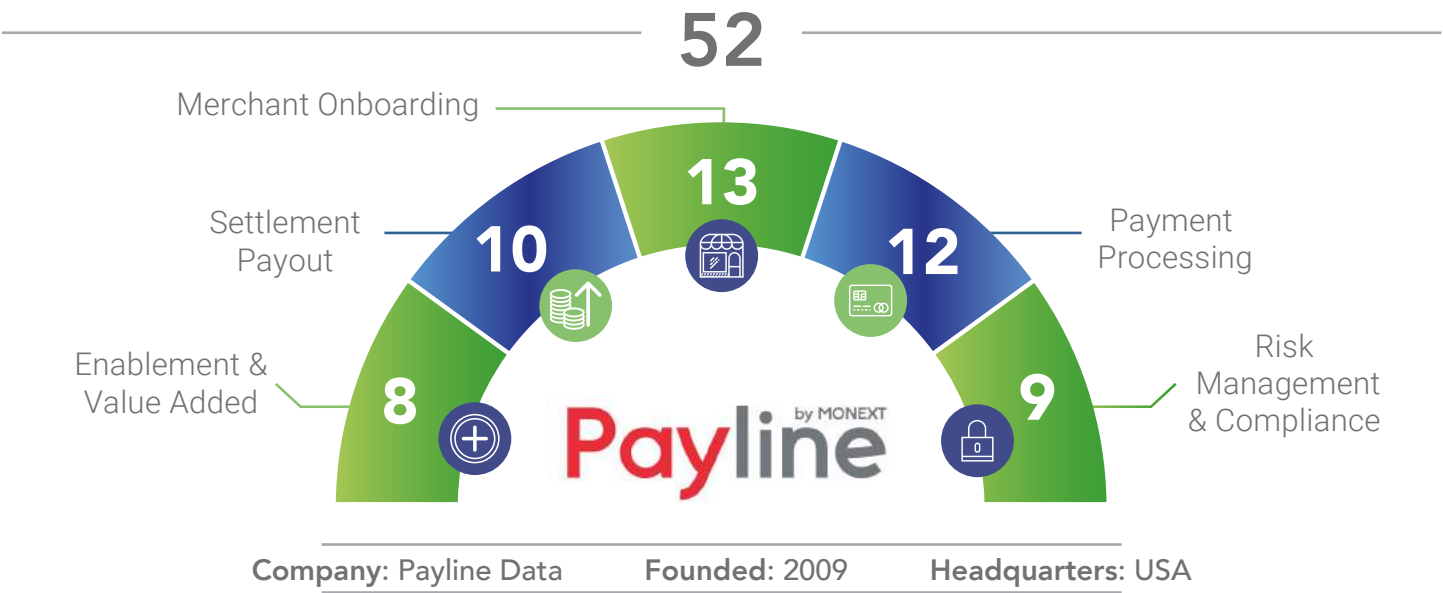


Company: PayGate Founded: 1999 Headquarters: South Africa

PayGate provides credit card processing and payment services. Using the offering, businesses can accept credit cards, electronic funds transfers (EFT), PayPal, Zapper QR codes and other payment methods.



PayJunction is a merchant service provider and payment gateway for medium- to large-sized businesses. The company has also formed strategic alliances with financial institutions and technology partners to deliver more comprehensive services to customers.



Payline Data is a company powering payment experiences for buyers and sellers. The company offers POS systems that can accept mobile payments in-store.

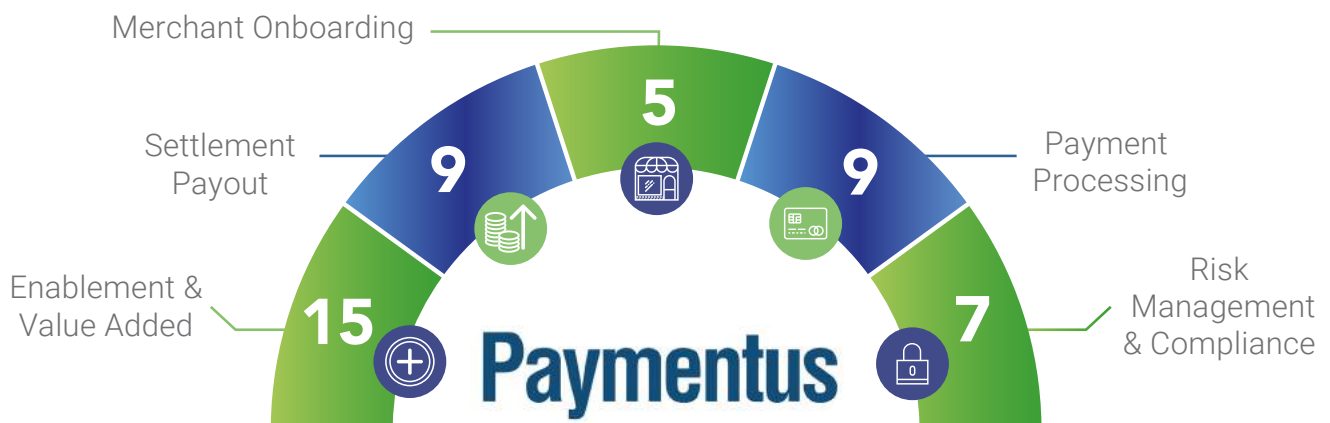
46



Company: Payment Express **Founded:** 1997 **Headquarters:** New Zealand

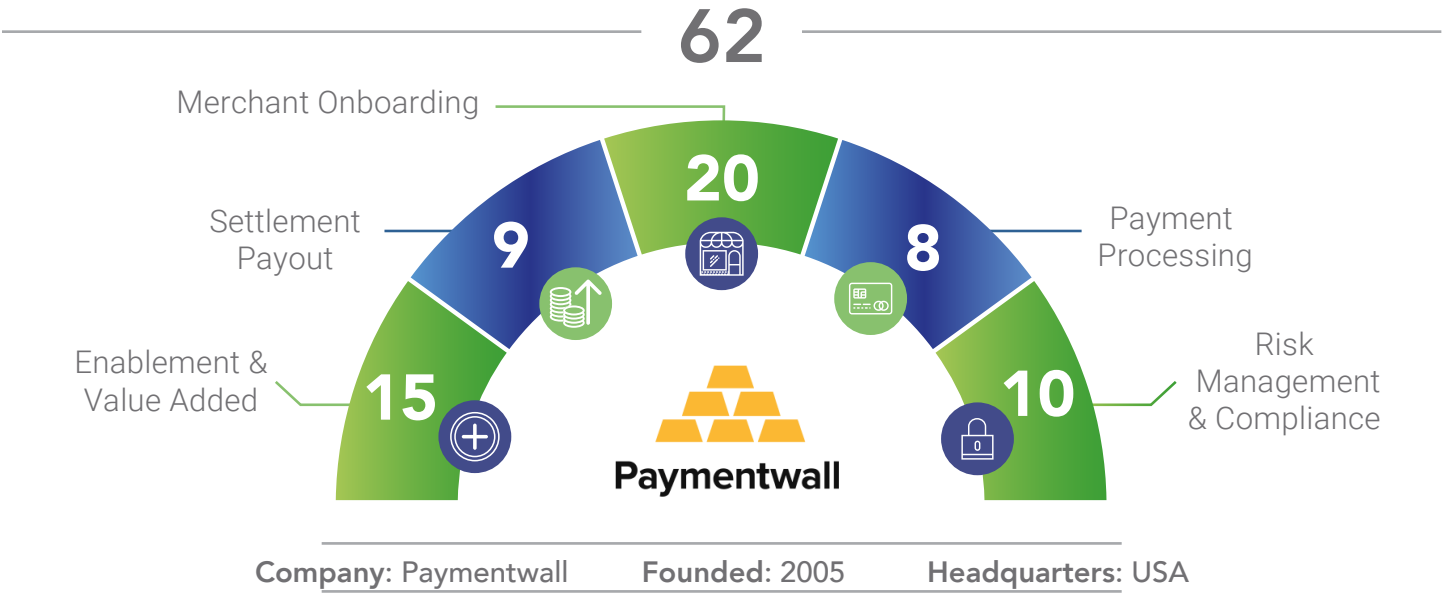
Payment Express is a payment processing platform that, in addition to payment processing services, also offers eCommerce features and vending/unattended solutions.

45



Company: Paymentus **Founded:** 2004 **Headquarters:** USA

Paymentus provides a payment network. The company's solution is designed to enable consumers to pay billing companies in real-time via any payment method. The company's offering includes offers a cloud-resident, tier 1 PCI-compliant solution, as well as solutions designed for for revenue management, customer self-service, communication management, and electronic bill presentment.



Paymentwall is an eCommerce and digital distribution solution providing a single API-supported platform to manage commerce online. Paymentwall serves B2B and B2C clients and customers ranging from individuals to publicly-traded companies.



PAYMILL is a payment solution platform enabling online businesses to accept PayPal, credit card and debit card payments on their websites.

34



Company: Payoneer

Founded: 2005

Headquarters: USA

Payoneer seeks to empower global commerce by connecting businesses, professionals, countries and currencies with its innovative cross-border payments platform.

65



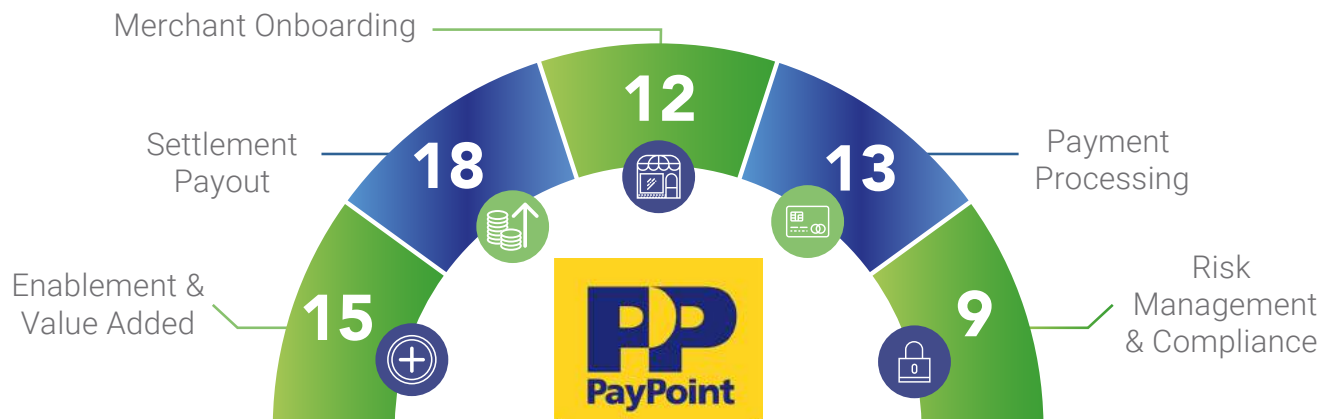
Company: PayPal

Founded: 1998

Headquarters: USA

PayPal provides a crowdfunding platform for multiple operations. The company's scope varies from individual customer to financial institutions. By using the PayPal platform, multiple users can interact among each other, sending money from their personal merchant account to different types of institutions, banks or B2B marketplaces.

67



Company: PayPoint

Founded: 1996

Headquarters: Estonia

PayPoint is a retail payments collection and services platform. Offering an all-in-one payment platform with PayPoint services, EPOS and card payments, the platform is primarily used for the cash payment of bills and services or prepayments.

78



Company: Paysafe

Founded: 1997

Headquarters: Isle of Man

Paysafe delivers a suite of payments solutions. The company offers card issuing and acquiring, fraud, risk and compliance services, along with payment gateways to merchant accounts.

57



Company: PaySimple **Founded:** 2006 **Headquarters:** USA

PaySimple provides an online software as a service (SaaS) payment solution for small businesses. The solution's features include recurring billing, electronic invoicing, hosted online payments, telephone payments, ACH debits, credit card processing and eCheck processing.

58



Company: PayStand **Founded:** 2013 **Headquarters:** USA

PayStand provides an eCommerce checkout system that enables any organization to receive money via their website, social network or web application without transaction costs. The company also offers a multipay-ment gateway that accept credit cards as well as eChecks and eCash.

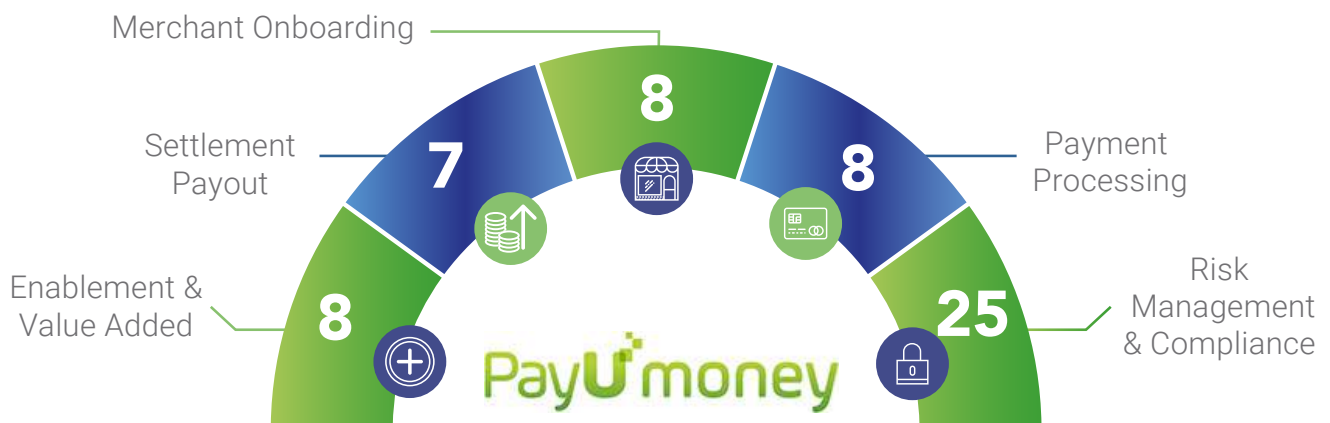
42



Company: Paytrail **Founded:** 2007 **Headquarters:** Finland

Paytrail is a credit card payments application for smartphones. It offers businesses a payment gateway for accepting consumer payments made via major debit and credit cards, invoice, installment, Paytrail accounts, MobilePay or ePayments to any Finnish bank.

56



Company: PayUmoney **Founded:** 2002 **Headquarters:** India

PayU Payments Private Limited provides online consumer payment processing services. It processes various payment options that include credit cards, debit cards, cash cards and mobile wallets, along with IVR payments and email invoicing.

47



Company: PayVector Founded: 2007 Headquarters: UK

PayVector offers payment solutions and platforms. The company's products include payment gateways, virtual terminals, eInvoicing services, merchant account services and white label offerings.

54



Company: PayWay Founded: 2009 Headquarters: Uganda

PayWay is a brand of African Vending Systems Ltd. that develops payment software, apps and devices. It is focused on growing instant payment systems' capabilities in African countries.

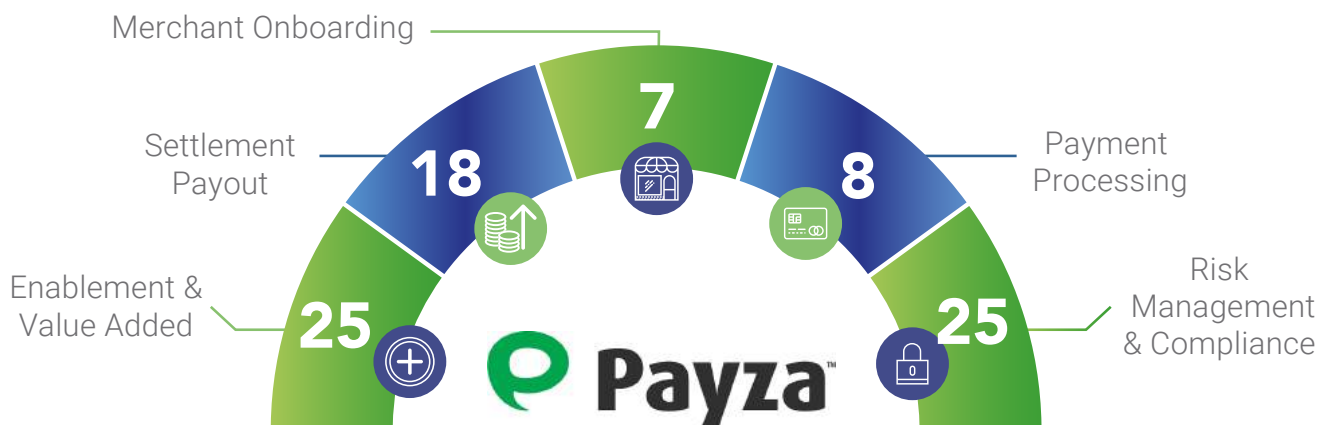
59



Company: Payworks **Founded:** 2012 **Headquarters:** Germany

Payworks provides a point of sale (POS) payment gateway solution, known as Pulse, to acquirers and payment providers in North America, Europe and Africa. The gateway technology can be used to integrate card payment functionality and EMV, mobile wallet and contactless processing to merchant POS solutions.

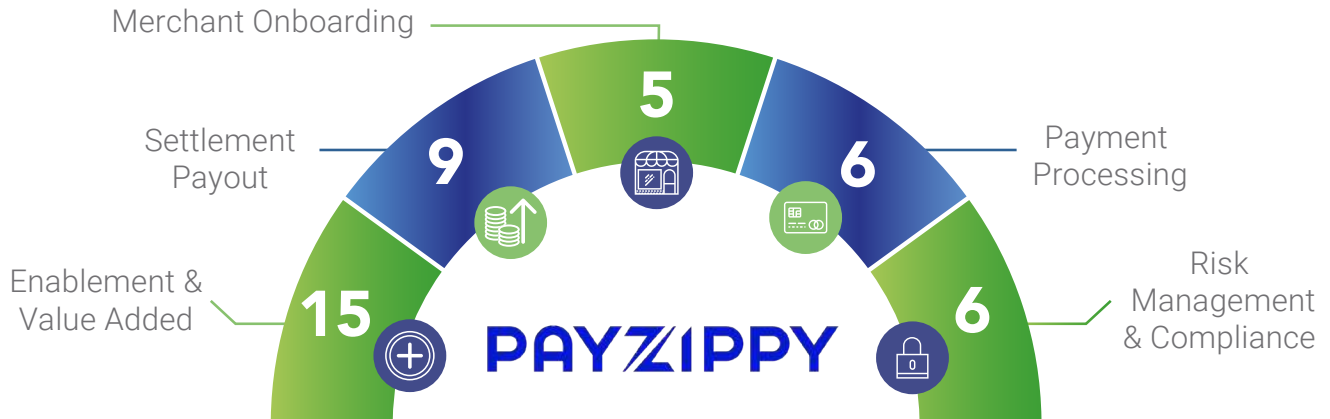
83



Company: Payza **Founded:** 2012 **Headquarters:** UK

Payza is an eCommerce payment platform that facilitates transfer of funds and acceptance of payments and online payment transactions without the need for traditional banking services. Payza's e-wallet software provides a platform for payments, remittances, eCommerce, prepaid debit cards, currency and exchange services. The company also offers a range of tools for bookkeeping, money management and payments.

41



Company: PayZippy Founded: 2013 Headquarters: India

PayZippy is a payment product enabling consumers and merchants to make mobile and online payments. Users save their card details such as card number, expiration date and name to transact quickly with PayZippy.

55



Company: Pin Payments Founded: 2011 Headquarters: Australia

Pin Payments offers an online payment system designed to bring banks' traditional merchant services up-to-date. It also supports reusing cards.

61

New!



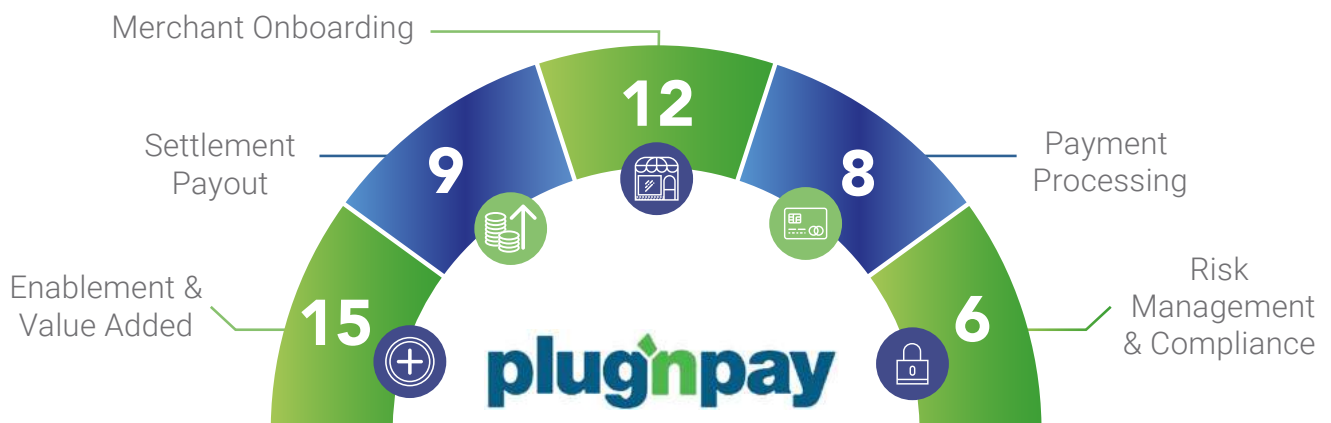
Company: Planet Payment

Founded: 1996

Headquarters: USA

Planet Payment offers payment processing solutions and services for merchants, financial institutions and financial service providers.

50



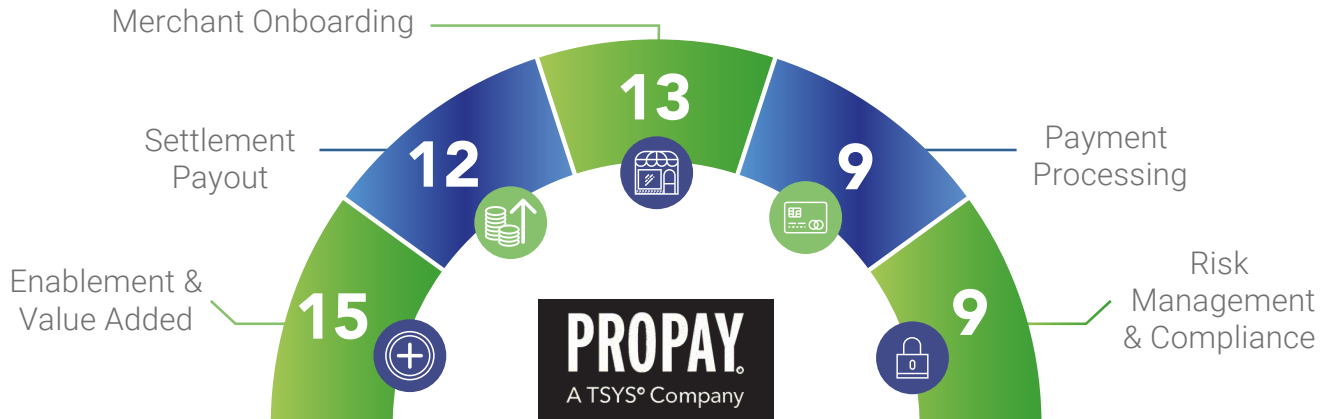
Company: PlugnPay Technologies

Founded: 1996

Headquarters: USA

PlugnPay Technologies offers eCommerce solutions. The company's transaction platforms are designed for merchants, developers and resellers, among others.

58



Company: ProPay

Founded: 1997

Headquarters: USA

ProPay provides payment solutions. Its platforms include end-to-end payment security solutions to reduce an organization's risk of compromised sensitive payment data.

60



Company: Razorpay

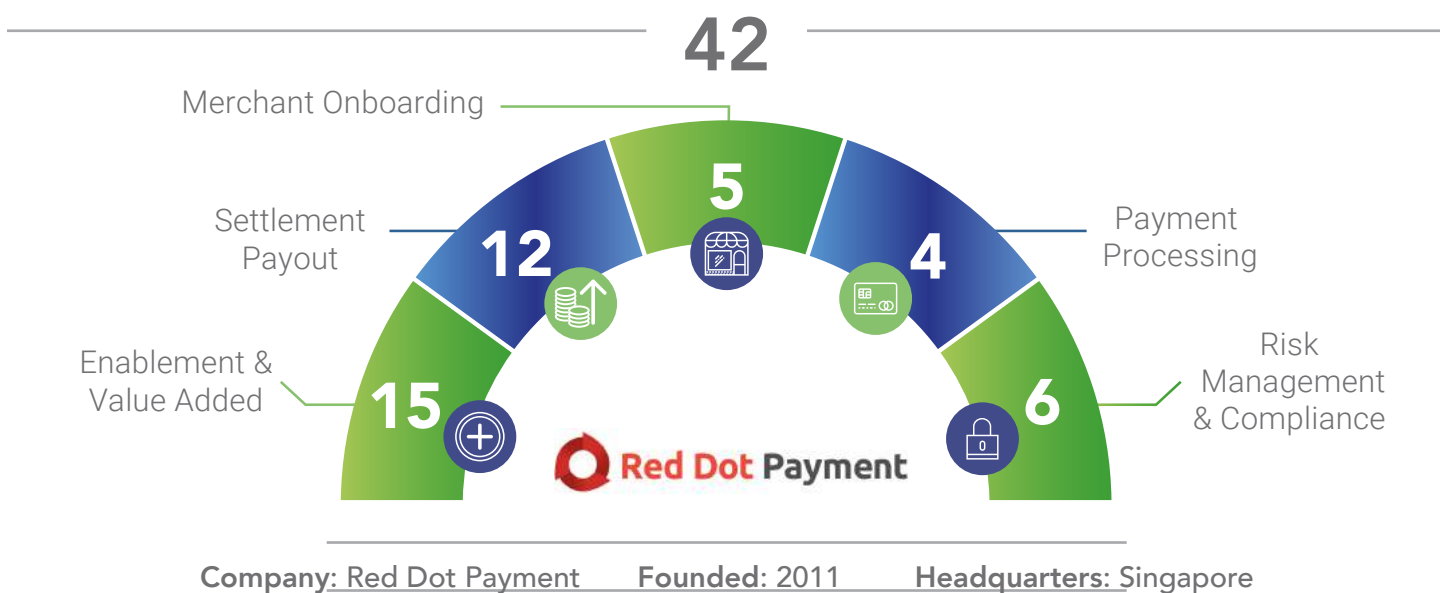
Founded: 2013

Headquarters: India

Razorpay provides payment gateway solutions designed to integrate with existing websites and eCommerce stores for India-based businesses and organizations. The platform also offers pricing and payment tools, among others.



Realex Payments is a payment service platform provider offering a range of online payment services for domestic and international customers.



Red Dot Payment is a payment solutions provider for banks, acquirers and merchants. Its offerings are designed enable financial institutions (FIs) and merchants to provide secure end-to-end payment options for their customers.

77



Company: Sage Pay

Founded: Unknown

Headquarters: Spain

Sage Pay is a payment solutions company. The company offers services such as online payments, face-to-face payments, phone payments and invoice payments.

50

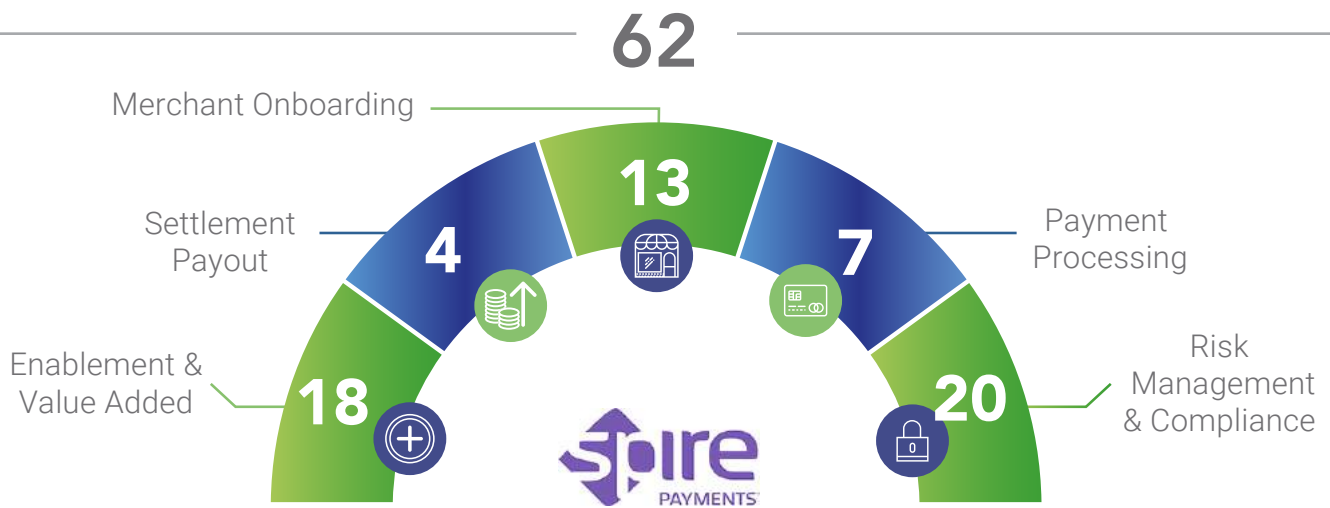


Company: SecurionPay

Founded: 2014

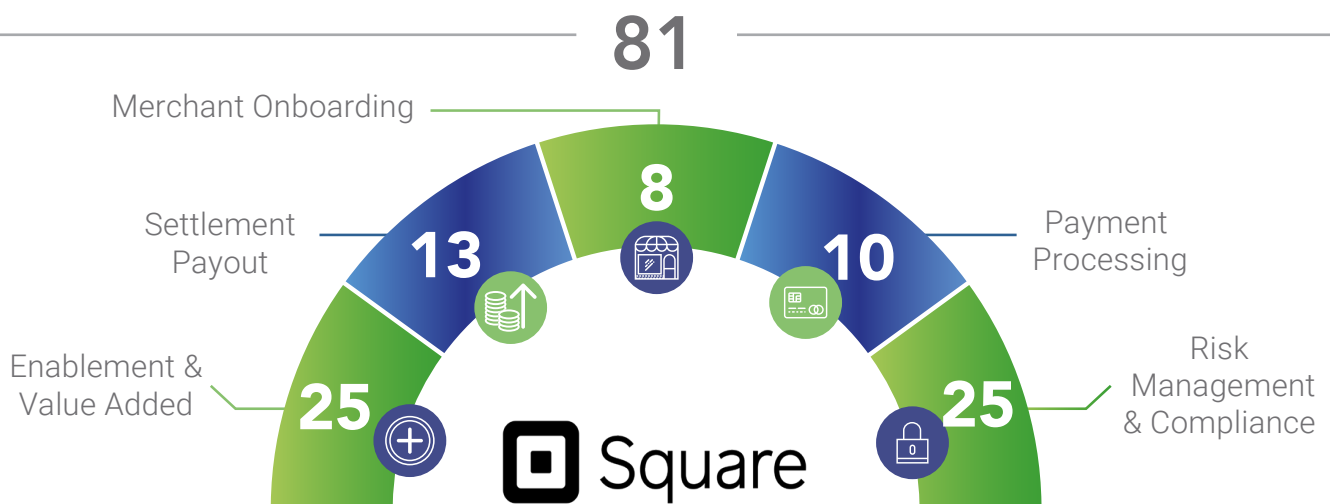
Headquarters: Switzerland

SecurionPay offers mobile and online payment processing platforms designed for use by eCommerce business owners and web developers. The platform offers a cross-device, standalone payment gateway that supports a range of integrations, as well as a selection of payment and security APIs.



Company: Spire Payment Solutions **Founded:** 2004 **Headquarters:** USA

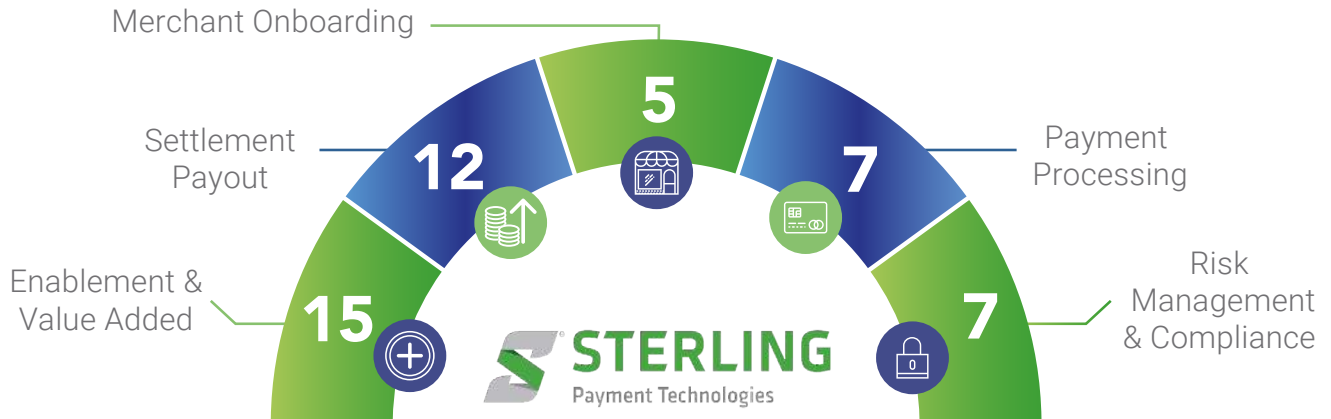
Spire Payment Solutions provides PCI-compliant mobile payment solutions to nonprofit organizations across the United States for fundraising events. The company also develops electronic payment solutions for financial and retail organizations in Europe and supplies a range of fixed terminals, portable and mobile payment terminals, and unattended terminals for integration with cash register systems and self-service kiosks.



Company: Square **Founded:** 2009 **Headquarters:** USA

Square provides a payment software and inventory tracking to small businesses. It also offers a crowdfunding feature called Square Cash, which facilitates the reception of money from customers and small enterprises. Additionally, the company offers an inventory service.

46



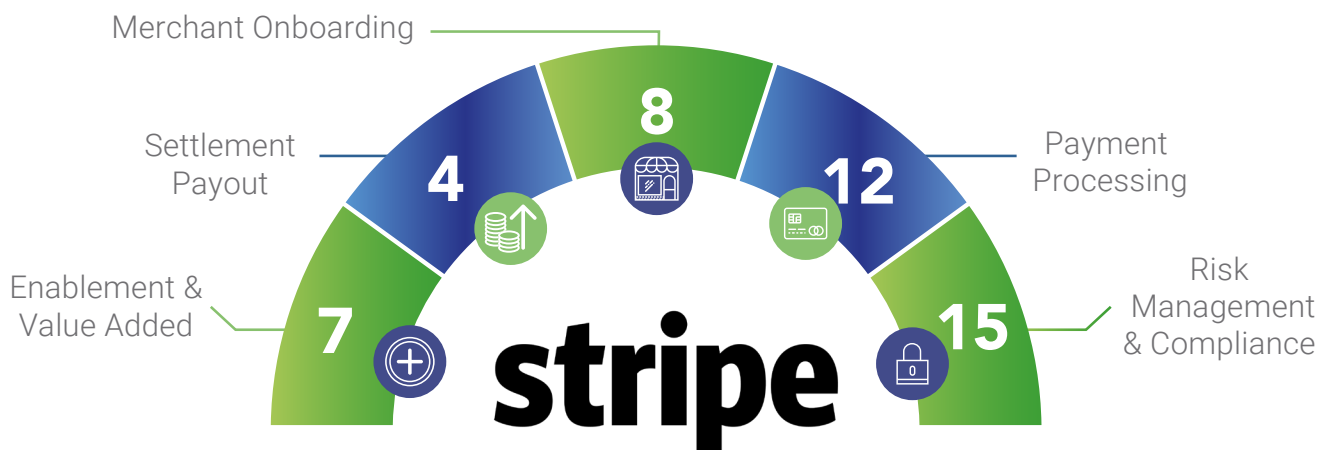
Company: Sterling

Founded: 2001

Headquarters: USA

Sterling Payment Technologies offers payment processing services, including bank and retail point-of-sale (POS) systems.

46



Company: Stripe

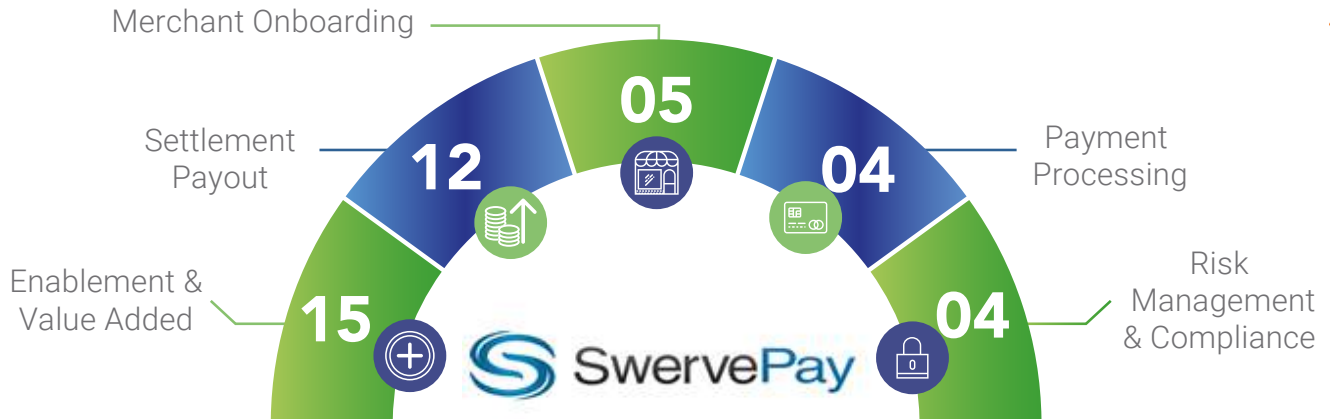
Founded: 2010

Headquarters: USA

Stripe allows companies to accept payments in their online stores and mobile apps. Other products offered include Stripe Checkout, which, apart from credit and debit cards, also supports bitcoin and Alipay.

40

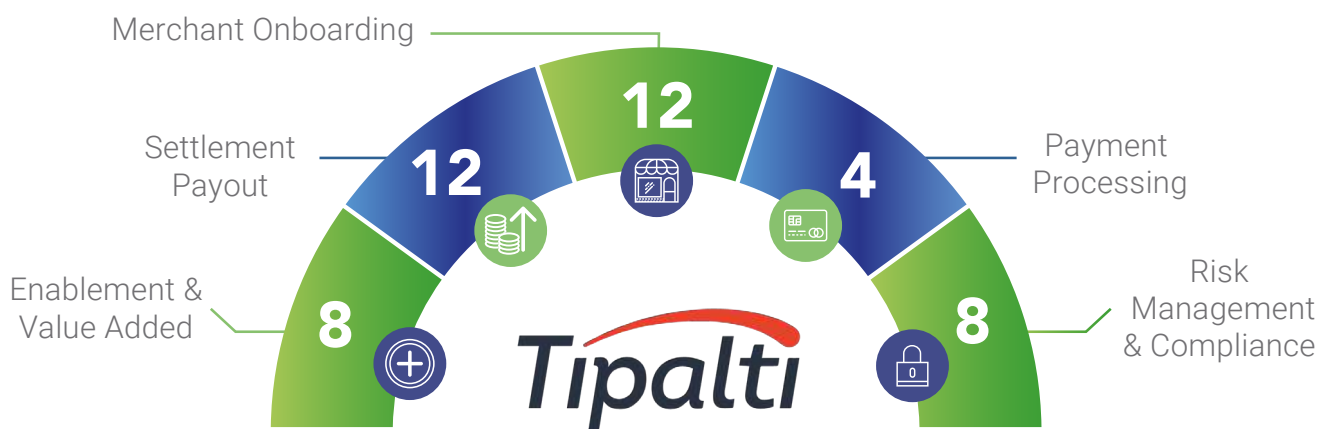
New!



Company: SwervePay Founded: 2010 Headquarters: USA

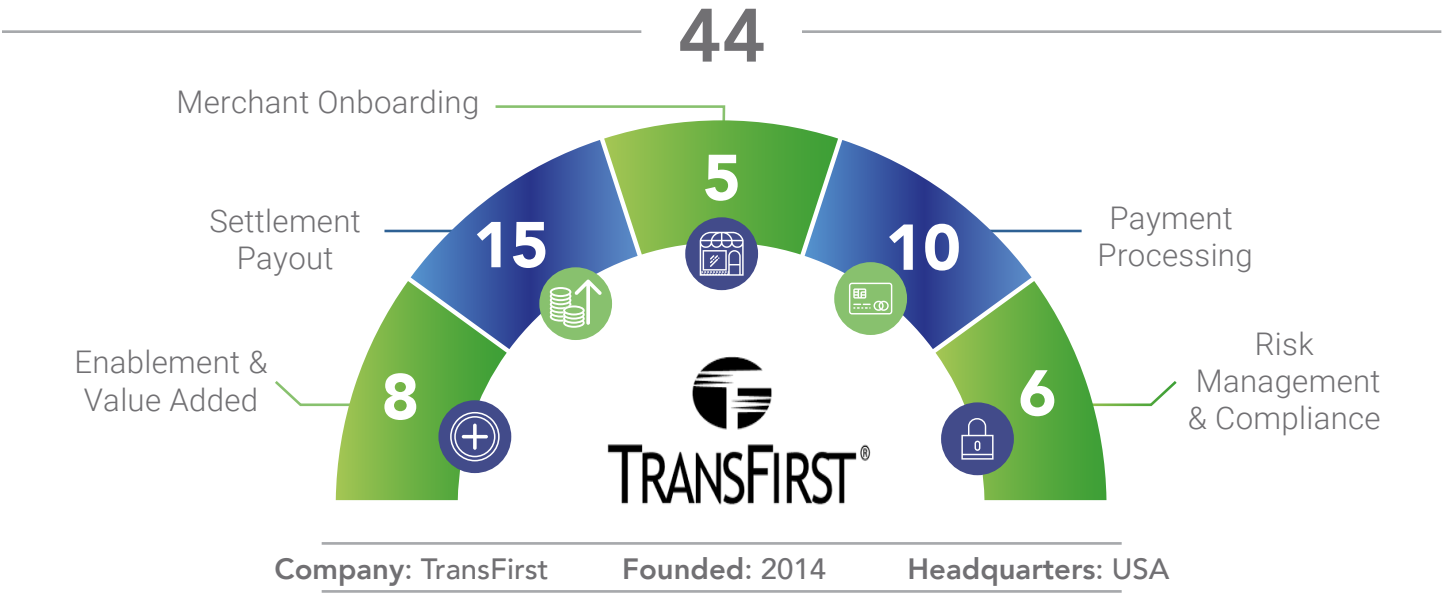
SwervePay is a payment solutions provider serving the healthcare and auto service industries. Its products include customer payment platforms to help streamline payment cycles.

44

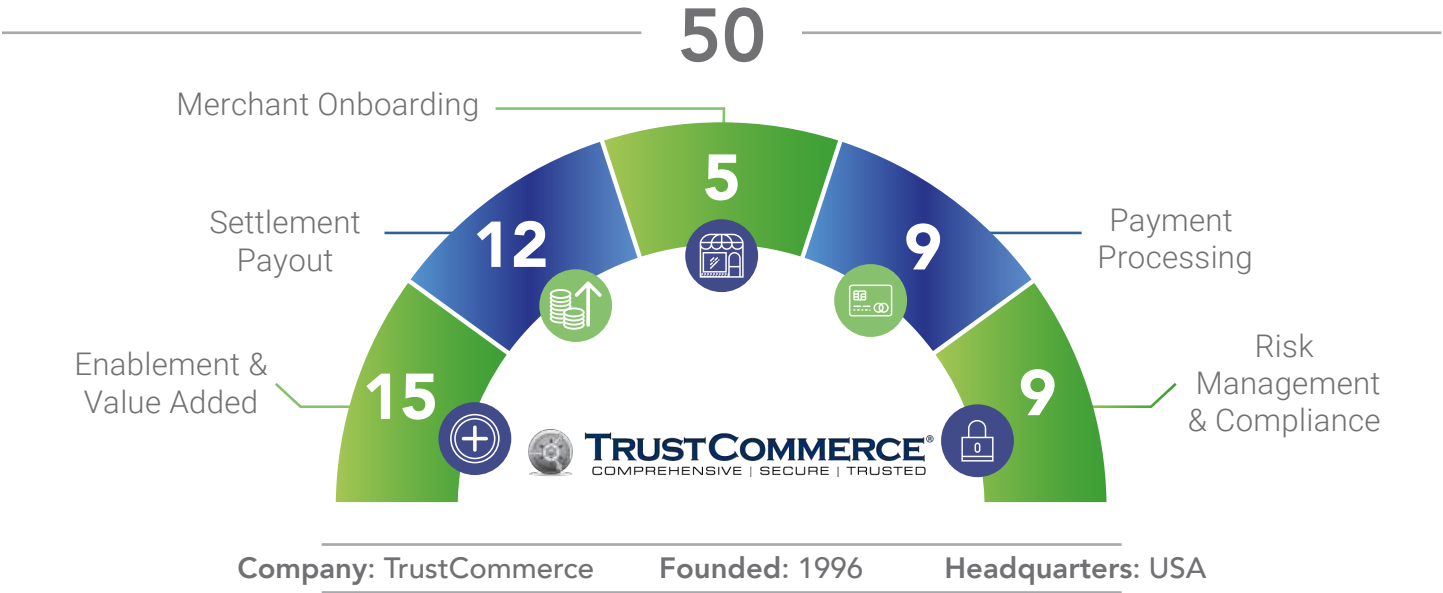


Company: Tipalti Founded: 2010 Headquarters: USA

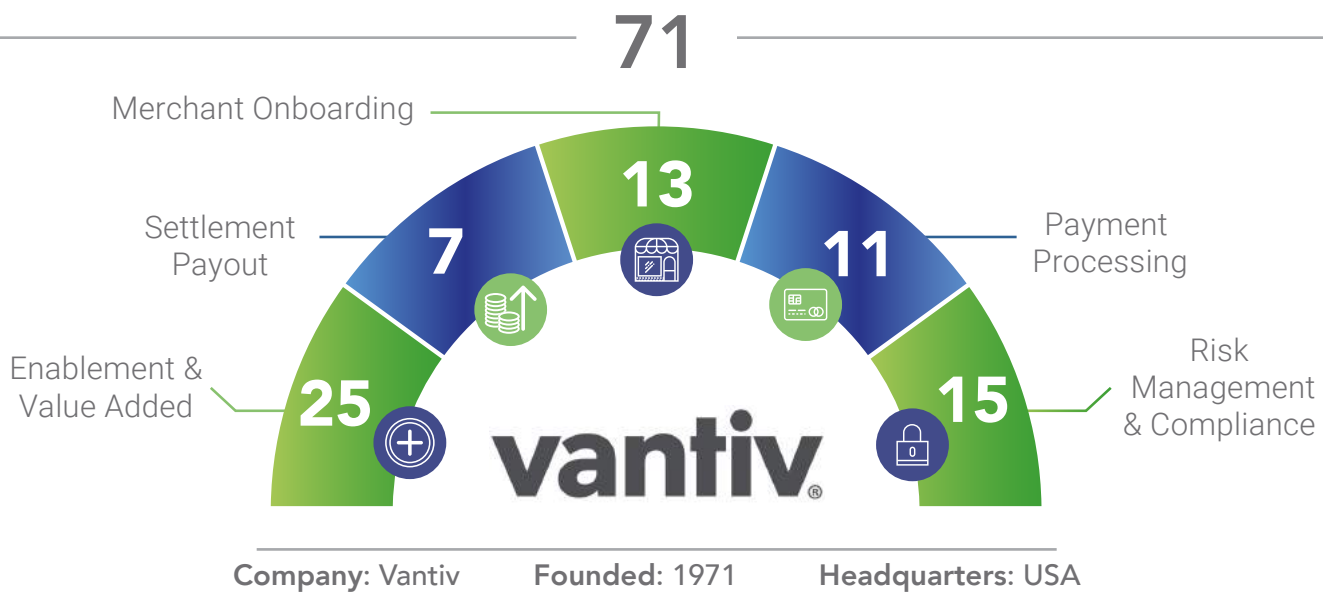
Tipalti streamlines and automates the ways companies make payments to suppliers, partners and publishers, among other recipients. It brings a comprehensive solution that addresses all mass payout phases — from payee onboarding and method selection to funds disbursement — while keeping the payer in full tax and regulatory compliance.



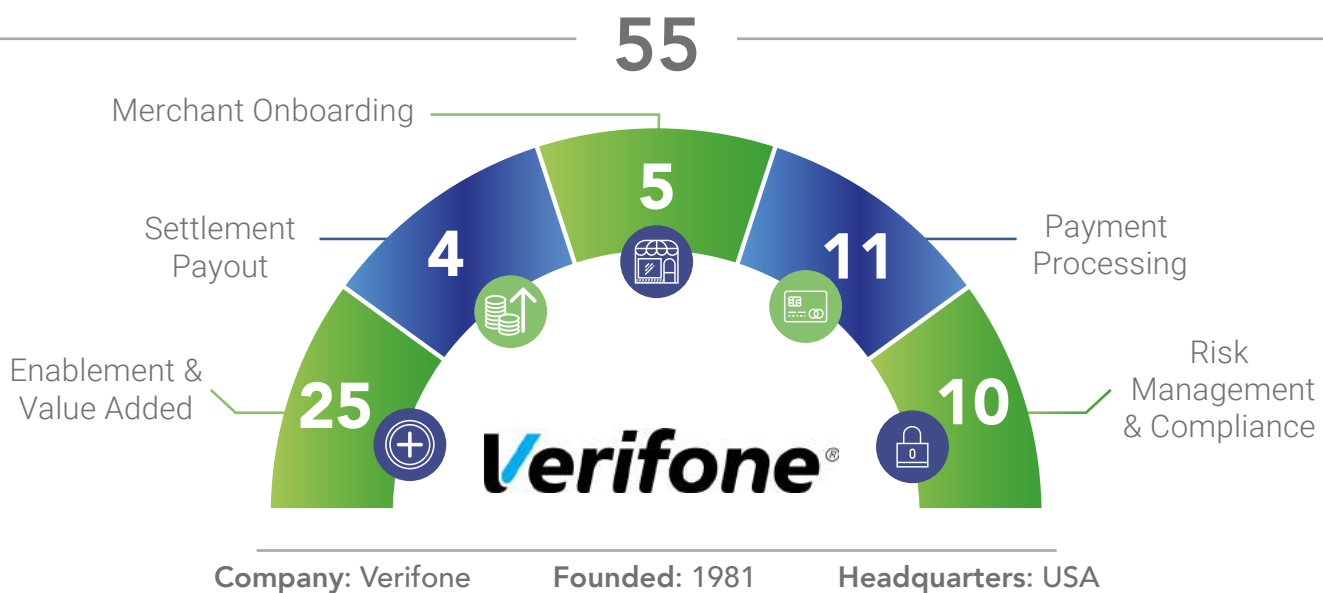
TransFirst is the largest privately held processor in the U.S. not associated with a bank.



TrustCommerce provides a payment processing and risk management platform. The company's platform offers privacy and security features, along with tools to decrease the amount of time spent at checkout.



Vantiv Integrated Payments works with software developers and technology service firms to integrate payments within both the front and back of point-of-sale systems and applications. The company specializes in payment acceptance, card issuing and processing, mobile payment technologies, fraud prevention and data security.



Verifone markets and services electronic payment solutions for consumers, merchants and financial institutions. Its product portfolio is comprised of contactless and countertop systems as well as electronic cash register and payment devices, PIN pads, POS systems, indoor and outdoor unattended payment solutions, wireless handheld payment devices, and POS receipt printers.

62



Company: Wells Fargo Founded: 1852 Headquarters: USA

Wells Fargo provides banking, insurance, investments, mortgage and consumer finance services across the United States and internationally. Since its foundation, the company has experienced some mergers and acquisitions, becoming by 2012 a bank with 9,000 retail branches, 12,000 ATMs in 39 states and the District of Columbia.

92



Company: WePay Founded: 2008 Headquarters: USA

WePay is a payments provider focused solely on meeting the needs of online platforms that need to settle money between their users. In addition, it provides an online marketplace or cloud software that facilitate payments from within their app. This includes not just credit card processing, but also solutions for managing fraud risk, regulatory compliance and customer support.

52



Company: WIRECARD Founded: 1999 Headquarters: Germany

WIRECARD is a provider of outsourcing and white label solutions for electronic payment transactions. The company offers software and IT technology for outsourcing and white label solutions for payment processing and issuing products.

55



Company: Worldline Founded: 1970 Headquarters: France

Worldline is a payments and transactional services provider. The company has experience connecting and securing connection, and creates and operates digital platforms that handle all transactions between a company, its partners and its customers.

47



Company: Worldpay Founded: 1991 Headquarters: UK

Worldpay's payment processing solutions support 120 currencies, enabling merchant customers to accept an array of payments types, across multiple channels, worldwide.

91



Company: YapStone Founded: 1999 Headquarters: USA

YapStone is a global provider of online and mobile payment solutions for global marketplaces and large vertical markets.

About

PYMNTS.com

[PYMNTS.com](#) is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.



a **CHASE**  company

[WePay](#) helps online platforms embed more revenue with integrated payments processing under their own name. The company has uniquely enabled Constant Contact, GoFundMe, Meetup, and more than 1,000 other platforms to incorporate payments without compromising on their user experience or taking on risk and regulatory exposure. WePay earned recognition on the 2015 and 2016 Inc. 500 lists as one of the fastest growing private US companies. It is backed by investors including August Capital, Highland Capital Partners, and Japanese e-commerce leader Rakuten. For more information, visit [wepay.com](#).

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